

# COMPREHENSIVE GENERAL LIABILITY POLICY

# LIBERTY MUTUAL



LIBERTY MUTUAL INSURANCE COMPANY • BOSTON

FOR PROMPT INSURANCE SERVICE — CALL YOUR SERVICE OFFICE

(A mutual insurance company, herein called the company)

In consideration of the payment of the premium, in reliance upon the statements in the declarations made a part hereof and subject to all of the terms of this policy, agrees with the **named insured** as follows:

## I COVERAGE A—BODILY INJURY LIABILITY

### COVERAGE B—PROPERTY DAMAGE LIABILITY

The company will pay on behalf of the **insured** all sums which the **insured** shall become legally obligated to pay as damages because of

Coverage A. **bodily injury** or

Coverage B. **property damage**

to which this policy applies, caused by an **occurrence**, and the company shall have the right and duty to defend any suit against the **insured** seeking damages on account of such **bodily injury** or **property damage**, even if any of the allegations of the suit are groundless, false or fraudulent, and may make such investigation and settlement of any claim or suit as it deems expedient, but the company shall not be obligated to pay any claim or judgment or to defend any suit after the applicable limit of the company's liability has been exhausted by payment of judgments or settlements.

### Exclusions

This policy does not apply:

- (a) to liability assumed by the **insured** under any contract or agreement except an **incidental contract**; but this exclusion does not apply to a warranty of fitness or quality of the **named insured's products** or a warranty that work performed by or on behalf of the **named insured** will be done in a workmanlike manner;
- (b) to **bodily injury** or **property damage** arising out of the ownership, maintenance, operation, use, loading or unloading of
  - (1) any **automobile** or aircraft owned or operated by or rented or loaned to any **insured**, or
  - (2) any other **automobile** or aircraft operated by any person in the course of his employment by any **insured**;but this exclusion does not apply to the parking of an **automobile** on premises owned by, rented to or controlled by the **named insured** or the ways immediately adjoining, if such **automobile** is not owned by or rented or loaned to any **insured**;
- (c) to **bodily injury** or **property damage** arising out of (1) the ownership, maintenance, operation, use, loading or unloading of any **mobile equipment** while being used in any prearranged or organized racing, speed or demolition contest or in any stunting activity or in practice or preparation for any such contest or activity or (2) the operation or use of any snowmobile or trailer designed for use therewith;
- (d) to **bodily injury** or **property damage** arising out of and in the course of the transportation of **mobile equipment** by an **automobile** owned or operated by or rented or loaned to any **insured**;
- (e) to **bodily injury** or **property damage** arising out of the ownership, maintenance, operation, use, loading or unloading of
  - (1) any **watercraft** owned or operated by or rented or loaned to any **insured**, or
  - (2) any other **watercraft** operated by any person in the course of his employment by any **insured**;

THIS POLICY IS CLASSIFIED IN DIVIDEND CLASS I  
GENERAL CLASS

The named insured is hereby notified that by virtue of this policy he is a member of Liberty Mutual Insurance Company and is entitled to vote either in person or by proxy at any and all meetings of said company.

The annual meetings are held at its home office, Boston, Massachusetts, on the third Wednesday of April in each year, at ten o'clock in the morning.

but this exclusion does not apply to watercraft while ashore on premises owned by, rented to or controlled by the **named insured**;

- (f) to **bodily injury** or **property damage** arising out of the discharge, dispersal, release or escape of smoke, vapors, soot, fumes, acids, alkalis, toxic chemicals, liquids or gases, waste materials or other irritants, contaminants or pollutants into or upon land, the atmosphere or any water course or body of water; but this exclusion does not apply if such discharge, dispersal, release or escape is sudden and accidental;
- (g) to **bodily injury** or **property damage** due to war, whether or not declared, civil war, insurrection, rebellion or revolution or to any act or condition incident to any of the foregoing, with respect to
  - (1) liability assumed by the **insured** under an **incidental contract**, or
  - (2) expenses for first aid under the Supplementary Payments provision;
- (h) to **bodily injury** or **property damage** for which the **insured** or his indemnitee may be held liable
  - (1) as a person or organization engaged in the business of manufacturing, distributing, selling or serving alcoholic beverages, or
  - (2) if not so engaged, as an owner or lessor of premises used for such purposes, if such liability is imposed
    - (i) by, or because of the violation of, any statute, ordinance or regulation pertaining to the sale, gift, distribution or use of any alcoholic beverage, or
    - (ii) by reason of the selling, serving or giving of any alcoholic beverage to a minor or to a person under the influence of alcohol or which causes or contributes to the intoxication of any person;but part (ii) of this exclusion does not apply with respect to liability of the **insured** or his indemnitee as an owner or lessor described in (2) above;
- (i) to any obligation for which the **insured** or any carrier as his insurer may be held liable under any workmen's compensation, unemployment compensation or disability benefits law, or under any similar law;
- (j) to **bodily injury** to any employee of the **insured** arising out of and in the course of his employment by the **insured** or to any obligation of the **insured** to indemnify another because of damages arising out of such injury; but this exclusion does not apply to liability assumed by the **insured** under an **incidental contract**;
- (k) to **property damage** to
  - (1) property owned or occupied by or rented to the **insured**,
  - (2) property used by the **insured**, or
  - (3) property in the care, custody or control of the **insured** or as to which the **insured** is for any purpose exercising physical control;but parts (2) and (3) of this exclusion do not apply with respect to liability under a written sidetrack agreement and part (3) of this exclusion does not apply with respect to

**property damage** (other than to **elevators**) arising out of the use of an **elevator** at premises owned by, rented to or controlled by the **named insured**;

- (l) to **property damage** to premises alienated by the **named insured** arising out of such premises or any part thereof;
- (m) to loss of use of tangible property which has not been physically injured or destroyed resulting from
  - (1) a delay in or lack of performance by or on behalf of the **named insured** of any contract or agreement, or
  - (2) the failure of the **named insured's products** or work performed by or on behalf of the **named insured** to meet the level of performance, quality, fitness or durability warranted or represented by the **named insured**;

but this exclusion does not apply to loss of use of other tangible property resulting from the sudden and accidental physical injury to or destruction of the **named insured's products** or work performed by or on behalf of the **named insured** after such products or work have been put to use by any person or organization other than an **insured**;

- (n) to **property damage** to the **named insured's products** arising out of such products or any part of such products;
- (o) to **property damage** to work performed by or on behalf of the **named insured** arising out of the work or any portion thereof, or out of materials, parts or equipment furnished in connection therewith;
- (p) to damages claimed for the withdrawal, inspection, repair, replacement, or loss of use of the **named insured's products** or work completed by or for the **named insured** or of any property of which such products or work form a part, if such products, work or property are withdrawn from the market or from use because of any known or suspected defect or deficiency therein.

## II SUPPLEMENTARY PAYMENTS

The company will pay, in addition to the applicable limit of liability:

- (a) all expenses incurred by the company, all costs taxed against the **insured** in any suit defended by the company and all interest on the entire amount of any judgment therein which accrues after entry of the judgment and before the company has paid or tendered or deposited in court that part of the judgment which does not exceed the limit of the company's liability thereon;
- (b) premiums on appeal bonds required in any such suit, premiums on bonds to release attachments in any such suit for an amount not in excess of the applicable limit of liability of this policy, and the cost of bail bonds required of the **insured** because of accident or traffic law violation arising out of the use of any vehicle to which this policy applies, not to exceed \$250 per bail bond, but the company shall have no obligation to apply for or furnish any such bonds;
- (c) expenses incurred by the **insured** for first aid to others at the time of an accident, for **bodily injury** to which this policy applies;
- (d) reasonable expenses incurred by the **insured** at the company's request in assisting the company in the investigation or defense of any claim or suit, including actual loss of earnings not to exceed \$25 per day.

## III PERSONS INSURED

Each of the following is an **insured** under this policy to the extent set forth below:

- (a) if the **named insured** is designated in the declarations as an individual, the person so designated but only with respect to the conduct of a business of which he is the sole proprietor, and the spouse of the **named insured** with respect to the conduct of such a business;
- (b) if the **named insured** is designated in the declarations as a partnership or joint venture, the partnership or joint venture so designated and any partner or member thereof but only with respect to his liability as such;
- (c) if the **named insured** is designated in the declarations as other than an individual, partnership or joint venture, the organization so designated and any executive officer, director or stockholder thereof while acting within the scope of his duties as such;
- (d) any person (other than an employee of the **named insured**) or organization while acting as real estate manager for the **named insured**; and

(e) with respect to the operation, for the purpose of locomotion upon a public highway, of **mobile equipment** registered under any motor vehicle registration law,

- (i) an employee of the **named insured** while operating any such equipment in the course of his employment, and
- (ii) any other person while operating with the permission of the **named insured** any such equipment registered in the name of the **named insured** and any person or organization legally responsible for such operation, but only if there is no other valid and collectible insurance available, either on a primary or excess basis, to such person or organization;

provided that no person or organization shall be an **insured** under this paragraph (e) with respect to:

- (1) **bodily injury** to any fellow employee of such person injured in the course of his employment, or
- (2) **property damage** to property owned by, rented to, in charge of or occupied by the **named insured** or the employer of any person described in subparagraph (ii).

This insurance does not apply to **bodily injury** or **property damage** arising out of the conduct of any partnership or joint venture of which the **insured** is a partner or member and which is not designated in this policy as a **named insured**.

## LIMITS OF LIABILITY

Regardless of the number of (1) **insureds** under this policy, (2) persons or organizations who sustain **bodily injury** or **property damage**, or (3) claims made or suits brought on account of **bodily injury** or **property damage**, the company's liability is limited as follows:

**Coverage A**—The total liability of the company for all damages, including damages for care and loss of services, because of **bodily injury** sustained by one or more persons as the result of any one **occurrence** shall not exceed the limit of **bodily injury** liability stated in the declarations as applicable to "each **occurrence**."

Subject to the above provision respecting "each **occurrence**", the total liability of the company for all damages because of (1) all **bodily injury** included within the **completed operations hazard** and (2) all **bodily injury** included within the **products hazard** shall not exceed the limit of **bodily injury** liability stated in the declarations as "aggregate".

**Coverage B**—The total liability of the company for all damages because of all **property damage** sustained by one or more persons or organizations as the result of any one **occurrence** shall not exceed the limit of **property damage** liability stated in the declarations as applicable to "each **occurrence**".

Subject to the above provision respecting "each **occurrence**", the total liability of the company for all damages because of all **property damage** to which this coverage applies and described in any of the numbered subparagraphs below shall not exceed the limit of **property damage** liability stated in the declarations as "aggregate":

- (1) all **property damage** arising out of premises or operations rated on a remuneration basis or contractor's equipment rated on a receipts basis, including **property damage** for which liability is assumed under any **incidental contract** relating to such premises or operations, but excluding **property damage** included in subparagraph (2) below;
- (2) all **property damage** arising out of and occurring in the course of operations performed for the **named insured** by independent contractors and general supervision thereof by the **named insured**, including any such **property damage** for which liability is assumed under any **incidental contract** relating to such operations, but this subparagraph (2) does not include **property damage** arising out of maintenance or repairs at premises owned by or rented to the **named insured** or structural alterations at such premises which do not involve changing the size of or moving buildings or other structures;
- (3) all **property damage** included within the **products hazard** and all **property damage** included within the **completed operations hazard**.

Such aggregate limit shall apply separately to the **property damage** described in subparagraphs (1), (2) and (3) above, and under subparagraphs (1) and (2), separately with respect to each project away from premises owned by or rented to the **named insured**.

**Coverages A and B**—For the purpose of determining the limit of the company's liability, all **bodily injury** and **property damage** arising out of continuous or repeated exposure to substantially the same general conditions shall be considered as arising out of one occurrence.

## V POLICY TERRITORY

This policy applies only to **bodily injury** or **property damage** which occurs within the **policy territory**.

## VI DEFINITIONS

When used in this policy (including endorsements forming a part hereof):

**"automobile"** means a land motor vehicle, trailer or semi-trailer designed for travel on public roads (including any machinery or apparatus attached thereto), but does not include **mobile equipment**;

**"bodily injury"** means bodily injury, sickness or disease sustained by any person which occurs during the policy period, including death at any time resulting therefrom;

**"completed operations hazard"** includes **bodily injury** and **property damage** arising out of operations or reliance upon a representation or warranty made at any time with respect thereto, but only if the **bodily injury** or **property damage** occurs after such operations have been completed or abandoned and occurs away from premises owned by or rented to the **named insured**. "Operations" include materials, parts or equipment furnished in connection therewith. Operations shall be deemed completed at the earliest of the following times:

- (1) when all operations to be performed by or on behalf of the **named insured** under the contract have been completed,
- (2) when all operations to be performed by or on behalf of the **named insured** at the site of the operations have been completed, or
- (3) when the portion of the work out of which the injury or damage arises has been put to its intended use by any person or organization other than another contractor or subcontractor engaged in performing operations for a principal as a part of the same project.

Operations which may require further service or maintenance work, or correction, repair or replacement because of any defect or deficiency, but which are otherwise complete, shall be deemed completed.

The **completed operations hazard** does not include **bodily injury** or **property damage** arising out of

- (a) operations in connection with the transportation of property, unless the **bodily injury** or **property damage** arises out of a condition in or on a vehicle created by the loading or unloading thereof,
- (b) the existence of tools, uninstalled equipment or abandoned or unused materials, or
- (c) operations for which the classification stated in this policy or in the company's manual specifies "including completed operations";

**"elevator"** means any hoisting or lowering device to connect floors or landings, whether or not in service, and all appliances thereof including any car, platform, shaft, hoistway, stairway, runway, power equipment and machinery; but does not include an **automobile** servicing hoist, or a hoist without a platform outside a building if without mechanical power or if not attached to building walls, or a hoist or material hoist used in alteration, construction or demolition operations, or an inclined conveyor used exclusively for carrying property or a dumbwaiter used exclusively for carrying property and having a compartment height not exceeding four feet;

**"incidental contract"** means any written (1) lease of premises, (2) easement agreement, except in connection with construction or demolition operations on or adjacent to a railroad, (3) undertaking to indemnify a municipality required by municipal ordinance, except in connection with work for the municipality, (4) sidetrack agreement, or (5) **elevator** maintenance agreement;

**"insured"** means any person or organization qualifying as an insured in the "Persons Insured" provision of the applicable insurance coverage. The insurance afforded applies separately to each **insured** against whom claim is made or suit is brought, except with respect to the limits of the company's liability;

**"mobile equipment"** means a land vehicle (including any machinery or apparatus attached thereto), whether or not self-propelled, (1) not subject to motor vehicle registration, or (2) maintained for use exclusively on premises owned by or rented to the **named insured**, including the ways immediately adjoining, or (3) designed for use principally off public roads, or (4) designed or maintained for the sole purpose of affording mobility to equipment of the following types forming an integral part of or permanently attached to such vehicle: power cranes, shovels, loaders, diggers and drills; concrete mixers (other than the mix-in-transit type); graders, scrapers, rollers and other road construction or repair equipment; air-compressors, pumps and generators, including spraying, welding and building cleaning equipment; and geophysical exploration and well-servicing equipment;

**"named insured"** means the person or organization named in Item 1 of the declarations of this policy;

**"named insured's products"** means goods or products manufactured, sold, handled or distributed by the **named insured** or by others trading under his name, including any container thereof (other than a vehicle), but **"named insured's products"** shall not include a vending machine or any property other than such container, rented to or located for use of others but not sold;

**"occurrence"** means an accident, including continuous or repeated exposure to conditions, which results in **bodily injury** or **property damage** neither expected nor intended from the standpoint of the **insured**;

**"policy territory"** means:

- (1) the United States of America, its territories or possessions, or Canada, or
- (2) international waters or air space, provided the **bodily injury** or **property damage** does not occur in the course of travel or transportation to or from any other country, state or nation, or
- (3) anywhere in the world with respect to damages because of **bodily injury** or **property damage** arising out of a product which was sold for use or consumption within the territory described in paragraph (1) above, provided the original suit for such damages is brought within such territory;

**"products hazard"** includes **bodily injury** and **property damage** arising out of the **named insured's products** or reliance upon a representation or warranty made at any time with respect thereto, but only if the **bodily injury** or **property damage** occurs away from premises owned by or rented to the **named insured** and after physical possession of such products has been relinquished to others;

**"property damage"** means (1) physical injury to or destruction of tangible property which occurs during the policy period, including the loss of use thereof at any time resulting therefrom, or (2) loss of use of tangible property which has not been physically injured or destroyed provided such loss of use is caused by an **occurrence** during the policy period.

## CONDITIONS

**Premium** All premiums for this policy shall be computed in accordance with the company's rules, rates, rating plans, premiums and minimum premiums applicable to the insurance afforded herein.

Premium designated in this policy as "advance premium" is a deposit premium only which shall be credited to the amount of the earned premium due at the end of the policy period. At the close of each period (or part thereof terminating with the end of the policy period) designated in the declarations as the audit period the earned premium shall be computed for such period and, upon notice thereof to the **named insured**, shall become due and payable. If the total earned premium for the policy period is less than the premium previously paid, the company shall return to the **named insured** the unearned portion paid by the **named insured**.

The **named insured** shall maintain records of such information as is necessary for premium computation, and shall send copies of such records to the company at the end of the policy period and at such times during the policy period as the company may direct.

**Inspection and Audit** The company shall be permitted but not obligated to inspect the **named insured's** property and operations at any time. Neither the company's right to make inspections nor the making thereof nor any report thereon shall constitute an undertaking, on behalf of or for the benefit of the **named insured** or others, to determine or warrant that such property or operations are safe or healthful, or are in compliance with any law, rule or regulation.

The company may examine and audit the **named insured's** books and records at any time during the policy period and extensions thereof and within three years after the final termination of this policy, as far as they relate to the subject matter of this insurance.

**3 Financial Responsibility Laws** When this policy is certified as proof of financial responsibility for the future under the provisions of any motor vehicle financial responsibility law, such insurance as is afforded by this policy for **bodily injury** liability or for **property damage** liability shall comply with the provisions of such law to the extent of the coverage and limits of liability required by such law. The **insured** agrees to reimburse the company for any payment made by the company which it would not have been obligated to make under the terms of this policy except for the agreement contained in this paragraph.

**4 Insured's Duties in the Event of Occurrence, Claim or Suit**

- (a) In the event of an **occurrence**, written notice containing particulars sufficient to identify the **insured** and also reasonably obtainable information with respect to the time, place and circumstances thereof, and the names and addresses of the injured and of available witnesses, shall be given by or for the **insured** to the company or any of its authorized agents as soon as practicable.
- (b) If claim is made or suit is brought against the **insured**, the **insured** shall immediately forward to the company every demand, notice, summons or other process received by him or his representative.
- (c) The **insured** shall cooperate with the company and, upon the company's request, assist in making settlements, in the conduct of suits and in enforcing any right of contribution or indemnity against any person or organization who may be liable to the **insured** because of injury or damage with respect to which insurance is afforded under this policy; and the **insured** shall attend hearings and trials and assist in securing and giving evidence and obtaining the attendance of witnesses. The **insured** shall not, except at his own cost, voluntarily make any payment, assume any obligation or incur any expense other than for first aid to others at the time of accident.

**5 Action Against Company** No action shall lie against the company unless, as a condition precedent thereto, there shall have been full compliance with all of the terms of this policy, nor until the amount of the **insured's** obligation to pay shall have been finally determined either by judgment against the **insured** after actual trial or by written agreement of the **insured**, the claimant and the company.

Any person or organization or the legal representative thereof who has secured such judgment or written agreement shall thereafter be entitled to recover under this policy to the extent of the insurance afforded by this policy. No person or organization shall have any right under this policy to join the company as a party to any action against the **insured** to determine the **insured's** liability, nor shall the company be impleaded by the **insured** or his legal representative. Bankruptcy or insolvency of the **insured** or of the **insured's** estate shall not relieve the company of any of its obligations hereunder.

**6 Other Insurance** The insurance afforded by this policy is primary insurance, except when stated to apply in excess of or contingent upon the absence of other insurance. When this insurance is primary and the **insured** has other insurance which is stated to be applicable to the loss on an excess or contingent basis, the amount of the company's liability under this policy shall not be reduced by the existence of such other insurance.

When both this insurance and other insurance apply to the loss on the same basis, whether primary, excess or contingent, the company shall not be liable under this policy for a greater proportion of the loss than that stated in the applicable contribution provision below:

- (a) **Contribution by Equal Shares** If all of such other valid and collectible insurance provides for contribution by equal shares, the company shall not be liable for a greater proportion of such loss than would be payable if each insurer contributes

an equal share until the share of each insurer equals the lowest applicable limit of liability under any one policy or the full amount of the loss is paid, and with respect to any amount of loss not so paid the remaining insurers then continue to contribute equal shares of the remaining amount of the loss until each such insurer has paid its limit in full or the full amount of the loss is paid.

- (b) **Contribution by Limits** If any of such other insurance does not provide for contribution by equal shares, the company shall not be liable for a greater proportion of such loss than the applicable limit of liability under this policy for such loss bears to the total applicable limit of liability of all valid and collectible insurance against such loss.

**Subrogation** In the event of any payment under this policy, the company shall be subrogated to all the **insured's** rights of recovery therefor against any person or organization and the **insured** shall execute and deliver instruments and papers and do whatever else is necessary to secure such rights. The **insured** shall do nothing after loss to prejudice such rights.

**Changes** Notice to any agent or knowledge possessed by any agent or by any other person shall not effect a waiver or a change in any part of this policy or estop the company from asserting any right under the terms of this policy; nor shall the terms of this policy be waived or changed, except by endorsement issued to form a part of this policy, signed by the President or a Vice President, and the Secretary or an Assistant Secretary of the company and, if such signatures are facsimile signatures, countersigned by a duly authorized representative of the company.

**Assignment** Assignment of interest under this policy shall not bind the company until its consent is endorsed hereon; if, however, the **named insured** shall die, such insurance as is afforded by this policy shall apply (1) to the **named insured's** legal representative, as the **named insured**, but only while acting within the scope of his duties as such, and (2) with respect to the property of the **named insured**, to the person having proper temporary custody thereof, as **insured**, but only until the appointment and qualification of the legal representative.

**Three Year Policy** If this policy is issued for a period of three years any limit of the company's liability stated in this policy as "aggregate" shall apply separately to each consecutive annual period thereof.

**Cancellation** This policy may be cancelled by the **named insured** by mailing to the company written notice stating when thereafter the cancellation shall be effective. This policy may be cancelled by the company by mailing to the **named insured** at the address shown in this policy, written notice stating when not less than ten days thereafter such cancellation shall be effective. The mailing of notice as aforesaid shall be sufficient proof of notice. The effective date of cancellation stated in the notice shall become the end of the policy period. Delivery of such written notice either by the **named insured** or by the company shall be equivalent to mailing.

If the **named insured** cancels, return premium shall be 90% of the pro-rata unearned premium. If the company cancels, earned premium shall be computed pro-rata. Premium adjustment may be made either at the time cancellation is effected or as soon as practicable after cancellation becomes effective, but payment or tender of unearned premium is not a condition of cancellation.

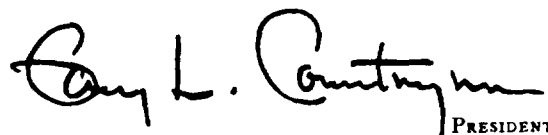
**Declarations** By acceptance of this policy, the **named insured** agrees that the statements in the declarations are his agreements and representations, that this policy is issued in reliance upon the truth of such representations and that this policy embodies all agreements existing between himself and the company or any of its agents relating to this insurance.

**Mutual Policy Conditions** This policy is nonassessable. The policyholder is a member of the company and shall participate, to the extent and upon the conditions fixed and determined by the board of directors in accordance with the provisions of law, in the distribution of dividends so fixed and determined.

In witness whereof, the company has caused this policy to be signed by its President and Secretary at Boston, Massachusetts, and countersigned on the declarations page by a duly authorized representative of the company.



SECRETARY



PRESIDENT



This endorsement modifies the provisions of the policy relating to **ALL AUTOMOBILE LIABILITY, GENERAL LIABILITY AND MEDICAL PAYMENTS INSURANCE OTHER THAN FAMILY AUTOMOBILE, SPECIAL PACKAGE AUTOMOBILE, COMPREHENSIVE PERSONAL AND FARMER'S COMPREHENSIVE PERSONAL INSURANCE.**

**NUCLEAR ENERGY LIABILITY EXCLUSION ENDORSEMENT  
(Broad Form)**

It is agreed that:

I. The policy does not apply:

A. Under any Liability Coverage, to **bodily injury** or **property damage**

- (1) with respect to which an **insured** under the policy is also an insured under a nuclear energy liability policy issued by Nuclear Energy Liability Insurance Association, Mutual Atomic Energy Liability Underwriters or Nuclear Insurance Association of Canada, or would be an insured under any such policy but for its termination upon exhaustion of its limit of liability; or
- (2) resulting from the **hazardous properties** of **nuclear material** and with respect to which (a) any person or organization is required to maintain financial protection, pursuant to the Atomic Energy Act of 1954, or any law amendatory thereof, or (b) the **insured** is, or had this policy not been issued would be, entitled to indemnity from the United States of America, or any agency thereof, under any agreement entered into by the United States of America, or any agency thereof, with any person or organization.

B. Under any Medical Payments Coverage, or under any Supplementary Payments provision relating to first aid, to expenses incurred with respect to **bodily injury** resulting from the **hazardous properties** of **nuclear material** and arising out of the operation of a **nuclear facility** by any person or organization.

C. Under any Liability Coverage, to **bodily injury** or **property damage** resulting from the **hazardous properties** of **nuclear material**, if

- (1) the **nuclear material** (a) is at any **nuclear facility** owned by, or operated by or on behalf of, an **insured** or (b) has been discharged or dispersed therefrom;
- (2) the **nuclear material** is contained in **spent fuel** or **waste** at any time possessed, handled, used, processed, stored, transported or disposed of by or on behalf of an **insured**; or
- (3) the **bodily injury** or **property damage** arises out of the furnishing by an **insured** of services, materials, parts or equipment in connection with the planning, construction, maintenance, operation or use of any **nuclear facility**, but if such facility is located within the United States of America, its territories or possessions or Canada, this exclusion (3) applies only to **property damage** to such **nuclear facility** and any property thereat.

II. As used in this endorsement:

"**hazardous properties**" include radioactive, toxic or explosive properties;

"**nuclear material**" means **source material**, **special nuclear material** or **byproduct material**;

"**source material**", "**special nuclear material**", and "**byproduct material**" have the meanings given them in the Atomic Energy Act of 1954 or in any law amendatory thereof;

"**spent fuel**" means any fuel element or fuel component, solid or liquid, which has been used or exposed to radiation in a **nuclear reactor**;

"**waste**" means any waste material (a) containing **by-product material** other than the tailings or wastes produced by the extraction or concentration of uranium or thorium from any ore processed primarily for its **source material** content, and (b) resulting from the operation by any person or organization of any **nuclear facility** included under the first two paragraphs of the definition of **nuclear facility**.

"**nuclear facility**" means


- (a) any **nuclear reactor**,
- (b) any equipment or device designed or used for (1) separating the isotopes of uranium or plutonium, (2) processing or utilizing **spent fuel**, or (3) handling, processing or packaging **waste**,
- (c) any equipment or device used for the processing, fabricating or alloying of **special nuclear material** if at any time the total amount of such material in the custody of the **insured** at the premises where such equipment or device is located consists of or contains more than 25 grams of plutonium or uranium 233 or any combination thereof, or more than 250 grams of uranium 235,
- (d) any structure, basin, excavation, premises or place prepared or used for the storage or disposal of **waste**,

and includes the site on which any of the foregoing is located, all operations conducted on such site and all premises used for such operations;

"**nuclear reactor**" means any apparatus designed or used to sustain nuclear fission in a self-supporting chain reaction or to contain a critical mass of fissionable material;

"**property damage**" includes all forms of radioactive contamination of property.

  
SECRETARY

  
PRESIDENT

**COMPREHENSIVE GENERAL  
LIABILITY POLICY**

**DUPLICATE**



**OFFICES  
IN  
PRINCIPAL CITIES  
THROUGHOUT  
THE  
UNITED STATES  
AND  
CANADA**

**THIS POLICY IS NONASSESSABLE.**

## DECLARATIONS

LIBERTY  
MUTUAL

LIBERTY MUTUAL INSURANCE COMPANY • BOSTON

COMPREHENSIVE GENERAL  
LIABILITY POLICY

ACCOUNT NO 02 72 85	SUB ACCT NO
------------------------	-------------

POLICY NO. LG1- 181-027285-026	TD/CD 23/7	SALES OFFICE Cincinnati	CODE 877	SALES REPRESENTATIVE Linville	CODE 6328	N/R 2	1ST YEAR 77
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Item 1. **Named Insured** The Standard Register Company and as per End. #1  
P.O. Box 1167, Dayton, OH 45401  
**Address** Attn: Risk Management Department

The named insured is: Individual ☐, Partnership ☐, Corporation ☒, Other ☐

Business of named insured is: See Item 4

Item 2. **Policy Period:** From Mo. 7 Day 1 Year 86 to Mo. 7 Day 1 Year 87  
12:01 A.M., standard time at the address of the named insured as stated herein.

Audit Basis: At Expiration ☐, Annual ☐, Semi-Annual ☐, Quarterly ☐, Monthly ☒, Flat Charge ☐

Item 3. The insurance afforded is only with respect to such of the following Coverages as are indicated by specific premium charge or charges. The limit of the company's liability against each such Coverage shall be as stated herein, subject to all the terms of this policy having reference thereto.

COVERAGES	LIMITS OF LIABILITY	ADVANCE PREMIUMS
A — BODILY INJURY LIABILITY Deductible Endorsement	\$ 1,000,000 each occurrence \$ 1,000,000 aggregate Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	\$ 32,725
B — PROPERTY DAMAGE LIABILITY Deductible Endorsement	\$ 1,000,000 each occurrence \$ 1,000,000 aggregate Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	\$ 8,925
	and as Per End. #5 & #6	472
MINIMUM PREMIUMS: Bodily Injury Liability \$ 1,075	Property Damage Liability \$ 1,425	TOTAL Deposit PREMIUM \$ 42,122

Item 4. **Computation of Premiums**

Classification and Locations	Code No.	Premium Base	Rates		Advance Premiums		
			Bodily Injury Liability	Property Damage Liability	Bodily Injury Liability	Property Damage Liability	
(Estimated Annual Premium \$166,600) See Extension Schedule Attached					Code 326 <input type="checkbox"/> 327 <input type="checkbox"/> 328 <input checked="" type="checkbox"/>		

The policy, including all endorsements issued therewith, is hereby countersigned by  
\*N\*1R25

Authorized Representative

LOC. CODE 1	Type 1-15-87	Periodic Payment	Rating Basis R <input checked="" type="checkbox"/> NR <input type="checkbox"/>	Audit Basis 9	Home State PA	Pol. H.G. S. <input type="checkbox"/>	Renewal of LG1- 025	Accounting Entry Dividend for Exp. Period
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Item 4. Declarations — Schedule —  
General Liability Hazards

CLASSIFICATION AND LOCATIONS	PREMIUM BASE	RATES		ADVANCE PREMIUMS		
	Sales	Per \$1,000 Sales		BODILY INJURY LIABILITY	PROPERTY DAMAGE LIABILITY	
		BODILY INJURY LIABILITY	PROPERTY DAMAGE LIABILITY	328		
All operations of the named insured (including M & C, O/CP, P/F, Gl 04 04, Elevator Charge, Foreign Coverage, Employee Benefits Coverage, Lawyers Professional Liability) in connection with the design, manufacturing, sale and installation of business forms and systems, autographic registers and forms, and feeding and handling equipment 20050	700,000,000	A)	.123			
		B)	.064	.034	86,100	23,800
				44,800		11,900
		Total Annual		130,900	35,700	
		Deposit Premium		32,725	8,925	
A) Rates subject to Retro						
B) Discounted Excess Rates						
M = Minimum Premium						

M = Minimum Premium

EXTENSION SCHEDULE

Elevator Inspection Charge 65210

Ohio

Premium Charge

626 Albany St., Dayton	2 Passenger	No
122 Campbell St., Dayton	2 Freight	Premium
22 Powers St., Dayton	1 Freight	
737 W. Stewart St., Dayton	1 Passenger	Charge
	1 Freight	

AMENDATORY ENDORSEMENT



It is agreed that the insured has elected Retrospective Rating Plan D.

The applicable retrospective endorsement will be issued on receipt of bureau approved factors.

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$  
Effective Date                      Expiration Date  
For attachment to Policy or Bond No. LG1-181-027285-026  
Audit Basis  
Issued to

- ☒ LIBERTY MUTUAL INSURANCE COMPANY  
☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY  
☐ LIBERTY INSURANCE CORPORATION

  
SECRETARY  
  
PRESIDENT

LOC-1

Countersigned by .....  
Authorized Representative

Issued

Sales Office and No.

End. Serial No. 34

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

**BUSINESS OWNERS POLICY  
COMPREHENSIVE GENERAL LIABILITY INSURANCE  
CONTRACTUAL LIABILITY INSURANCE  
MANUFACTURERS AND CONTRACTORS LIABILITY INSURANCE  
OWNERS AND CONTRACTORS PROTECTIVE LIABILITY INSURANCE  
OWNERS, LANDLORDS AND TENANTS LIABILITY INSURANCE  
SMP LIABILITY INSURANCE  
STOREKEEPERS INSURANCE**

**POLLUTION EXCLUSION**

It is agreed that the exclusion relating to the discharge, dispersal, release or escape of smoke, vapors, soot, fumes, acids, alkalis, toxic chemicals, liquids or gases, waste materials, or other irritants, contaminants or pollutants is replaced by the following:

- (1) to bodily injury or property damage arising out of the actual, alleged or threatened discharge, dispersal, release or escape of pollutants:
  - (a) at or from premises owned, rented or occupied by the named insured;
  - (b) at or from any site or location used by or for the named insured or others for the handling, storage, disposal, processing or treatment of waste;
  - (c) which are at any time transported, handled, stored, treated, disposed of or processed as waste by or for the named insured or any person or organization for whom the named insured may be legally responsible; or
  - (d) at or from any site or location on which the named insured or any contractors or subcontractors working directly or indirectly on behalf of the named insured are performing operations:
    - (i) if the pollutants are brought on or to the site or location in connection with such operations; or
    - (ii) if the operations are to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize the pollutants.
- (2) to any loss, cost or expense arising out of any governmental direction or request that the named insured test for, monitor, clean up, remove, contain, treat, detoxify or neutralize pollutants.

Pollutants means any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. Waste includes materials to be recycled, reconditioned or reclaimed.



Subparagraphs (a) and (d) (i) of paragraph (1) of this exclusion do not apply to bodily injury or property damage caused by heat, smoke or fumes from a hostile fire. As used in this exclusion, a hostile fire means one which becomes uncontrollable or breaks out from where it was intended to be.

"This endorsement does not apply to operations in the state(s) of New Jersey and Pennsylvania."

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$  
Effective Date                      Expiration Date  
For attachment to Policy or Bond No.    LG1-181-027285-026  
Audit Basis  
Issued to

- ☒ LIBERTY MUTUAL INSURANCE COMPANY  
☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY  
☐ LIBERTY INSURANCE CORPORATION

  
SECRETARY  
  
PRESIDENT

LOC-1

Countersigned by .....  
Authorized Representative

Issued

Sales Office and No.

End. Serial No. 33



This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

**COVERAGE A — BODILY INJURY LIABILITY**  
**COVERAGE B — PROPERTY DAMAGE LIABILITY**

**ADDITIONAL INSURED**  
**(Vendors — Broad Form)**

It is agreed that the "Persons Insured" provision is amended to include any person or organization (herein referred to as "vendor"), as an insured, but only with respect to the distribution or sale in the regular course of the vendor's business of the named insured's products subject to the following additional provisions:

1. The insurance with respect to the vendor does not apply to:
  - (a) any express warranty unauthorized by the named insured;
  - (b) bodily injury or property damage arising out of
    - (i) any physical or chemical change in the form of the product made intentionally by the vendor,
    - (ii) repacking, unless unpacked solely for the purpose of inspection, demonstration, testing or the substitution of parts under instruction from the manufacturer and then repacked in the original container,
    - (iii) demonstration, installation, servicing or repair operations, except such operations performed at the vendor's premises in connection with the sale of the product, or
    - (iv) products which after distribution or sale by the named insured have been labeled or relabeled or used as a container, part or ingredient of any other thing or substance by or for the vendor.
2. The insurance does not apply to any person or organization, as insured, from whom the named insured has acquired such products or any ingredient, part or container, entering into, accompanying or containing such products.

Sperry Univac Div. of  
Sperry Rand Corporation  
P.O. Box 500  
Blue Bell, PA 19424

Highland - Exchange Motor Service  
d/b/a Florida Electric Motor Service  
1128 Atlanta Ave.  
Orlando, FL 32806

Sun Health, Inc.  
P.O. Box 35587  
Charlotte, NC 28235

Medsurg Industries Inc.  
251 Exchange Place  
Herndon, VA 22071

Hesco Highland - Exchange Service Cooperative  
P.O. Box K.  
Waverly, FL 33877

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$ Included in Composite

Effective Date

Expiration Date

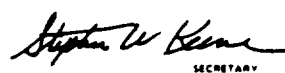
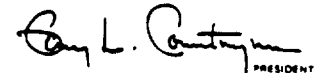
For attachment to Policy or Bond No. LG1-181-027285-026

Audit Basis

Issued to

☒ LIBERTY MUTUAL INSURANCE COMPANY

☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

   
SECRETARY PRESIDENT

LOC-1

Countersigned by .....

Authorized Representative

Issued

Sales Office and No.

End. Serial No. 32

GL 20 15  
(10/1/66)  
LC LG LB

## NOTICE OF CANCELATION

It is agreed that the company will not cancel the Policy or reduce the insurance afforded thereby until at least 30 days after written notice of such cancellation or reduction has been mailed to

Name

WOM Enterprises, Inc.

Address

2705 Ace. Rd.  
Orlando, FL 32804-1999

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$

Effective Date

Expiration Date

For attachment to Policy or Bond No. LG1-181-027285-026

Audit Basis

Issued to

- ☒ LIBERTY MUTUAL INSURANCE COMPANY  
☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

*Stephen W. Keane* *Ray L. Countryman*  
SECRETARY PRESIDENT

LOC-1

Countersigned by

Authorized Representative

Issued

Sales Office and No.

End. Serial No. 31

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

**COMPREHENSIVE GENERAL LIABILITY INSURANCE  
MANUFACTURERS AND CONTRACTORS LIABILITY INSURANCE  
OWNERS, LANDLORDS AND TENANTS LIABILITY INSURANCE  
OWNERS AND CONTRACTORS PROTECTIVE LIABILITY INSURANCE  
STOREKEEPERS INSURANCE  
SMP LIABILITY INSURANCE**

**Amendatory Endorsement**

It is agreed that the exclusion relating to **bodily injury** to any employee of the **insured** is deleted and replaced by the following:

This insurance does not apply:

- (i) to **bodily injury** to any employee of the **insured** arising out of and in the course of his employment by the **insured** for which the **insured** may be held liable as an employer or in any other capacity;
- (ii) to any obligation of the **insured** to indemnify or contribute with another because of damages arising out of the **bodily injury**; or
- (iii) to **bodily injury** sustained by the spouse, child, parent, brother, or sister of an employee of the **insured** as a consequence of **bodily injury** to such employee arising out of and in the course of his employment by the **insured**;

This exclusion applies to all claims and suits by any person or organization for damages because of such **bodily injury** including damages for care and loss of services.

This exclusion does not apply to liability assumed by the **insured** under an **incidental contract**.

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$

Effective Date

Expiration Date

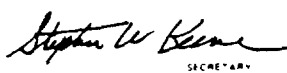
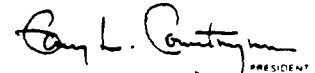
For attachment to Policy No LG1-181-027285-026

Audit Basis

Issued To

LOC - 1

X LIBERTY MUTUAL INSURANCE COMPANY  
LIBERTY MUTUAL FIRE INSURANCE COMPANY  
LIBERTY INSURANCE CORPORATION

   
SECRETARY PRESIDENT

Countersigned by

Authorized Representative

Issued

Sales Office and No

End Serial No 30

## NOTICE OF CANCELATION

It is agreed that the company will not cancel the Policy or reduce the insurance afforded thereby until at least 30 days after written notice of such cancellation or reduction has been mailed to

Name

City of Kansas City, MO

Address

Kansas City, MO 64106

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$

Effective Date

Expiration Date

For attachment to Policy or Bond No. LG1-181-027285-026

Audit Basis

Issued to

☒ LIBERTY MUTUAL INSURANCE COMPANY

☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

*Stephen W. Keane* *Gay L. Contrym*  
SECRETARY PRESIDENT

LOC-1

Countersigned by

Authorized Representative

Issued

Sales Office and No.

End. Serial No. 29

**2252** ED. 1

Printed in U.S.A.

## NOTICE OF CANCELATION

It is agreed that the company will not cancel the Policy or reduce the insurance afforded thereby until at least 90 days after written notice of such cancellation or reduction has been mailed to

Name

The Standard Register Company  
Attn: Risk Insurance Dept.

Address

P.O. Box 1167  
Dayton, OH 45401

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$

Effective Date

Expiration Date

For attachment to Policy or Bond No. LG1-181-027285-026

Audit Basis

Issued to

- ☒ LIBERTY MUTUAL INSURANCE COMPANY  
☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

*Stephen W. Keene* *Gay L. Canty*  
SECRETARY PRESIDENT

LOC-1

Countersigned by

Authorized Representative

Issued

Sales Office and No.

End. Serial No. 28

**2252** ED. 1

Printed in U.S.A.

WAIVER OF SUBROGATION ENDORSEMENT

It is agreed that the company waives any rights of subrogation against:

Avondale Shipyards, Inc.  
P.O. Box 50280  
New Orleans, LA 70150

which may arise by reason of any payment under the policy.

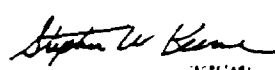
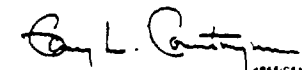
It is further agreed that this endorsement applies only to work performed at:

Avondale Shipyards, Inc.  
New Orleans, LA 70150

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$  
Effective Date                      Expiration Date  
For attachment to Policy or Bond No.    LG1-181-027285-026  
Audit Basis  
Issued to

☒ LIBERTY MUTUAL INSURANCE COMPANY  
☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY  
☐ LIBERTY INSURANCE CORPORATION

   
SECRETARY                      PRESIDENT

LOC-1

Countersigned by

Authorized Representative

Issued

Sales Office and No.

End. Serial No. 27

**AMENDMENT OF POLICY PROVISIONS FOR GENERAL-AUTOMOBILE  
LIABILITY INSURANCE—WISCONSIN**

When this policy is issued or delivered in the State of Wisconsin it is agreed that:

1. Paragraph (a) of the Condition entitled "Insured's Duties in the Event of Occurrence, Claim or Suit" is amended to read:

**Insured's Duties in the Event of Occurrence, Claim or Suit**

(a) In the event of an **occurrence**, written notice containing particulars sufficient to identify the **insured** and also reasonably obtainable information with respect to the time, place and circumstances thereof, and the names and addresses of the injured and of available witnesses, shall be given by or for the **insured** to the company or any of its authorized agents as soon as reasonably possible.

2. Paragraphs (b) and (c) of the Automobile Physical Damage Insurance Condition entitled "Named Insured's Duties in Event of Loss" are amended to read:

(b) give notice thereof (i) to the company or any of its authorized agents within 20 days following the date the loss occurs, provided that failure to give such notice within the time specified shall not invalidate any claim made by the **named insured** if it shall be shown not to have been reasonably possible to give such notice within the prescribed time and that such notice was given as soon as reasonably possible, and also (ii) in the event of theft or larceny, promptly to the police;

(c) file with the company, within 91 days after loss, his sworn proof of loss in such form and including such information as the company may reasonably require and, upon the company's request, shall exhibit the damaged property and submit to examination under oath; however, if proof of loss is filed as soon as possible and within one year after the time limit, failure to file proof of loss within the time limit shall not invalidate or reduce any claim by the **named insured** unless the company is prejudiced thereby and it was reasonably possible to meet the time limit.

3. The Condition entitled "Changes" is amended to read:

**Changes.** The terms of this policy shall not be changed, except by endorsement issued to form a part of this policy.

Knowledge by an agent of the company of any fact which breaches a condition of the policy shall be knowledge of the company if such fact is known to the agent at the time the policy is issued or an application made or thereafter becomes known to the agent in the course of his dealings as an agent with the **named insured**. Any fact which breaches a condition of the policy and is known to the agent prior to loss shall not void the policy or defeat a recovery thereon in the event of loss.

4. The following paragraph is added to the Condition entitled "Declarations":

No misrepresentation or breach of affirmative warranty made by the **named insured** or in his behalf in the negotiation of this policy affects the company's obligation under this policy unless the company relies on it and it is either material or made with intent to deceive, or unless the facts misrepresented or falsely warranted contribute to the loss. No failure of a condition prior to the loss and no breach of a promissory warranty affects the company's obligation under

this policy unless it exists at the time of the loss and either increases the risk at the time of loss or contributes to the loss. The provisions of this condition do not apply to failure to render payment of premium.

5. With respect only to such insurance as is afforded by the policy for **bodily injury** liability or **property damage** liability arising out of the ownership, maintenance or use of motor vehicles:

(a) The company shall not cancel nor refuse to renew this policy solely because of the age, sex, residence, race, color, creed, religion, national origin, ancestry, marital status or occupation of any person who is an **insured** under this policy.

(b) If the **named insured** is an individual, the "Persons Insured" provision is amended to include as an **insured** any person using a motor vehicle owned by the **named insured** which is designed to transport or draw persons or property on the public highways with the permission of an adult member of the **named insured's** household other than a chauffeur or domestic servant, and any other person or organization but only with respect to his or its liability because of acts or omissions of such an **insured**.

6. If an action for **bodily injury** or **property damage** is brought in Wisconsin, the Condition entitled "Action Against Company" is amended to read:

**Action Against Company.** No action shall lie against the company unless, as a condition precedent thereto, there shall have been full compliance by the **insured** with all of the terms of this policy.

Any person or organization or the legal representative thereof who has secured a judgment against the **insured** shall be entitled to recover under this policy to the extent of the insurance afforded by this policy. Bankruptcy or insolvency of the **insured** or of the **insured's** estate shall not relieve the company of any of its obligations hereunder.

7. The following Conditions are added:

**A. Cancellation by Company Limited**

After this policy has been in effect for sixty days or, if this policy is a renewal, effective immediately, the company shall not exercise its right to cancel the insurance unless the **named insured** fails to discharge when due any of his obligations in connection with the payment of premium for this policy or any installment thereof, whether payable directly to the company or its agent or indirectly under any premium finance plan or extension of credit.

This agreement shall apply to each successive policy period for which the company consents to renew or continue this policy but nothing herein shall obligate the company to renew or continue this policy beyond the expiration of any annual period commencing with its original effective date, provided that, if this policy is written without a fixed expiration date or for a policy period longer than one year, this policy may be terminated by the company effective on the expiration of any such annual period by mailing to the **insured** named in Item 1 of the declarations at the address shown in this policy, written notice of such termination not less than thirty days prior to the expiration of such annual period. The mailing of notice as aforesaid shall be sufficient



**AMENDMENT OF POLICY PROVISIONS FOR GENERAL-AUTOMOBILE  
LIABILITY INSURANCE—WISCONSIN—(Continued)**

proof of notice. Delivery of such written notice by the company shall be equivalent to mailing.

Notwithstanding the failure of the company to comply with the foregoing provisions of this Condition, this policy shall terminate on the effective date of any other insurance policy issued as a replacement for any insurance afforded by this policy, with respect to any such insurance to which both such policies apply.

**B Renewal**

If the company elects not to renew this policy, it shall mail to the insured named in Item 1 of the declarations at the address shown in this policy, written notice of such non-renewal not less than thirty days prior to the expiration date.

Notwithstanding the failure of the company to comply with the foregoing provisions, this policy shall terminate

1. on such expiration date, if

(a) the named insured has notified the company or its agent that he does not wish this policy to be renewed, or

(b) if the company has mailed notice of renewal premium due to the named insured not more than 45 days nor less than 10 days prior to the expiration date, stating clearly that the policy will terminate on the expiration date if the named insured has failed to pay the renewal premium by such expiration date;

2. on the effective date of any other insurance policy issued as a replacement for any insurance afforded by this policy, with respect to any such insurance to which both such policies apply.

The mailing of notice as aforesaid shall be sufficient proof of notice. Delivery of such written notice shall be equivalent to mailing.

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$

Effective Date

Expiration Date

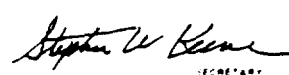
For attachment to Policy or Bond No LG1-181-027285-026

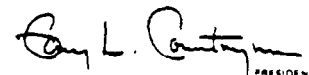
Audit Basis

Issued to

☒ LIBERTY MUTUAL INSURANCE COMPANY

☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

  
SECRETARY

  
PRESIDENT

LOC-1

Countersigned by

Authorized Representative

Issued

Sales Office and No

End Serial No 26

## VERMONT STATUTORY ENDORSEMENT

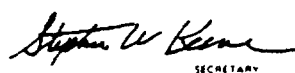
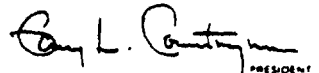
It is agreed that the policy is amended, in conformity with Vermont statutory requirements, to include the following provisions:

1. The company shall pay and satisfy any judgment that may be recovered against the insured upon any claim covered by this policy to the extent and within the limits of liability assumed thereby, and shall protect the insured against the levy of any execution issued upon any such judicial judgment or claim against the insured. No limitation of liability in the policy shall be valid if, after a judgment has been rendered against the insured in respect to his legal liability for damages in a particular instance, the company continues the litigation by an appeal or otherwise, unless the insured shall stipulate with the company, agreeing to continue such litigation.
2. No action shall lie against the company to recover for any loss under this policy, unless brought within one year after the amount of such loss is made certain either by judgment against the insured after final determination of the litigation or by agreement between the parties with the written consent of the company.
3. The insolvency or bankruptcy of the insured shall not release the company from the payment of damages for injury sustained or loss occasioned during the life of the policy, and in case of such insolvency or bankruptcy an action may be maintained by the injured person or claimant against the company under the terms of the policy for the amount of any judgment obtained against the insured not exceeding the limits of the policy.
4. Payment of any judicial judgment or claim by the insured for any of the company's liability hereunder shall not bar the insured from any action or right of action against the company. In case of payment of loss or expense under this policy, the company shall be subrogated to all rights of the insured against any party, as respects such loss or expense, to the amount of such payment, and the insured shall execute all papers required and shall cooperate with the company to secure to the company such rights.

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$  
Effective Date                      Expiration Date  
For attachment to Policy or Bond No. LG1-181-027285-026  
Audit Basis  
Issued to

☒ LIBERTY MUTUAL INSURANCE COMPANY  
☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

   
SECRETARY                      PRESIDENT

LOC-1

Countersigned by .....  
Authorized Representative

1788  
Vermont

Printed  
in  
USA

Issued

Sales Office and No.

End. Serial No. 25

**Amendatory Endorsement — Notice  
(Texas)**

As respects **bodily injury** liability coverage and **property damage** liability coverage, unless the company is prejudiced by the **insured's** failure to comply with the requirement, any provision of this policy requiring the **insured** to give notice of action, **occurrence** or loss, or requiring the **insured** to forward demands, notices, summons or other legal process, shall not bar liability under this policy.

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$

Effective Date

Expiration Date

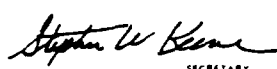
For attachment to Policy or Bond No. LG1-181-027285-026

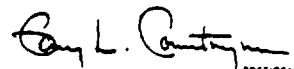
Audit Basis

Issued to

☒ LIBERTY MUTUAL INSURANCE COMPANY

☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

  
SECRETARY

  
PRESIDENT

LOC-1

Countersigned by .....

Authorized Representative

Issued

Sales Office and No

End. Serial No 24

GL 01 03  
(5/1/73)

**AMENDMENT OF "ALCOHOLIC BEVERAGE" EXCLUSION — SOUTH CAROLINA**

It is agreed that that part of the alcoholic beverage exclusion which relates to the selling, serving or giving of any alcoholic beverage (a) to a person under the influence of alcohol or (b) which causes or contributes to the intoxication of any person, is deleted.

This endorsement is executed by the company below designated by an entry in the box opposite its name

Premium \$

Effective Date

Expiration Date

For attachment to Policy or Bond No LG1-181-027285-026

Audit Basis

Issued to

☒ LIBERTY MUTUAL INSURANCE COMPANY

☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

*Stephen W. Keene* *Gary L. Countryman*  
SECRETARY PRESIDENT

LOC-1

Countersigned by

Authorized Representative

Issued

Sales Office and No

End Serial No. 23

GL 01 04  
(10/1/66)  
LG LO LM

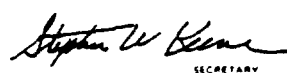
## PARTICIPATION PROVISION ENDORSEMENT — OREGON

It is unlawful in Oregon for an insurer to promise to pay policyholder dividends for any unexpired portion of the policy term or to misrepresent the conditions for dividend payment. Dividends will be due and payable only for a policy period that has expired, and only if declared by and under conditions prescribed by the Board of Directors of the Insurer.

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$  
Effective Date                      Expiration Date  
For attachment to Policy or Bond No.    LG1-181-027285-026  
Audit Basis  
Issued to

☒ LIBERTY MUTUAL INSURANCE COMPANY  
☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

   
SECRETARY                      PRESIDENT

LOC-1

Countersigned by .....  
Authorized Representative

Issued

Files Office and No.

End. Serial No.    22

**AMENDMENT OF TERMINATION PROVISIONS FOR GENERAL  
LIABILITY INSURANCE — NEW JERSEY**

It is agreed that:

- A. The second sentence in the first paragraph of the "Cancellation" Condition is replaced by the following:

If the **named insured** fails to discharge when due any of his obligations in connection with the payment of premium or any installment of such premium, whether payable directly to the company or its agent, or indirectly under any premium finance plan or extension of credit, this policy may be cancelled by the company by mailing to the **named insured**, at the address shown in this policy written notice stating when not less than ten days thereafter such cancellation shall be effective. With respect to cancellation for a reason other than non-payment of premium, this policy may be cancelled by mailing to the **named insured** at the address shown in this policy, written notice stating when not less than thirty days thereafter such cancellation shall be effective.

- B. The following Condition is added:

**Renewal**



If the company elects not to renew this policy, it shall mail to the **named insured**, at the address shown in this policy written notice of nonrenewal at least thirty days prior to the expiration date of this policy; provided that, notwithstanding the failure of the company to comply with the foregoing provisions of this paragraph, this policy shall terminate automatically on such expiration date, if the **named insured** has failed to discharge when due any of his obligations in connection with the payment of premium or any installment of such premium, whether payable directly to the company or its agent or indirectly under any premium finance plan or extension of credit.

The mailing of notice as aforesaid shall be sufficient proof of notice. Delivery of such written notice shall be equivalent to mailing.

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$  
Effective Date                      Expiration Date  
For attachment to Policy or Bond No    LG1-181-027285-026  
Audit Basis  
Issued to

☒ LIBERTY MUTUAL INSURANCE COMPANY  
☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

   
SECRETARY                      PRESIDENT

LOC-1

Countersigned by .....  
Authorized Representative

Issued

Sales Office and No

End. Serial No. 21

GL 02 03  
(6/14/76)


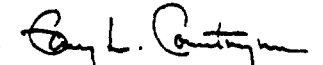
**MOBILE EQUIPMENT — NEW HAMPSHIRE**

It is agreed that the insurance afforded by the New Hampshire Statutory Motor Vehicle Liability Policy endorsement forming a part of the policy applies only with respect to **mobile equipment** owned by the **named insured** and registered in the State of New Hampshire.

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$  
Effective Date                      Expiration Date  
For attachment to Policy or Bond No. LG1-181-027285-026  
Audit Basis  
Issued to

☒ LIBERTY MUTUAL INSURANCE COMPANY  
☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

   
SECRETARY                      PRESIDENT

LOC-1

Countersigned by .....  
Authorized Representative

L-G5014    7/12/67    Issued  
LC LG LM LO

Sales Office and No.

End. Serial No. 20

PRINTED  
IN  
U.S.A.



This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

**COMPREHENSIVE GENERAL LIABILITY INSURANCE  
MANUFACTURERS' AND CONTRACTORS' LIABILITY INSURANCE  
OWNERS' AND CONTRACTORS' PROTECTIVE LIABILITY INSURANCE  
OWNERS', LANDLORDS' AND TENANTS' LIABILITY INSURANCE  
PREMISES MEDICAL PAYMENTS INSURANCE  
STOREKEEPER'S INSURANCE**


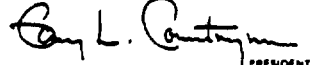
**SNOWMOBILES**

It is agreed that the exclusion relating to the operation or use of any snowmobile or trailer designed for use therewith applies only if the **bodily injury** or **property damage** occurs away from premises owned by, rented to or controlled by the **named insured**.

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$  
Effective Date                      Expiration Date  
For attachment to Policy or Bond No    LG1-181-027285-026  
Audit Basis  
Issued to

☒ LIBERTY MUTUAL INSURANCE COMPANY  
☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

   
SECRETARY                      PRESIDENT

LOC-1

Countersigned by .....

Authorized Representative

Issued

Sales Office and No

End. Serial No    19

GL 01 15  
(1/1/73)

( )

**AMENDATORY ENDORSEMENT**  
**(Michigan)**

1. It is agreed that with respect to the "Cancellation" condition of the policy, the words "at the address shown in this policy," appearing in the first paragraph of the "Cancellation" Condition, are amended to read "at his address last known to the company or its authorized agent."
2. It is agreed that the Supplementary Payments provision is amended to include the following:
  - (e) prejudgment interest awarded against the **insured** on that part of the judgment the company pays.

This endorsement is executed by the company below designated by an entry in the box opposite its name

Premium \$

Effective Date

Expiration Date

For attachment to Policy No **LG1-181-027285-026**

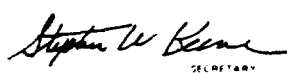
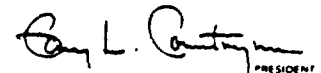
Audit Basis

Issued To

☒ **LIBERTY MUTUAL INSURANCE COMPANY**

☐ **LIBERTY MUTUAL FIRE INSURANCE COMPANY**

☐ **LIBERTY INSURANCE CORPORATION**

   
SECRETARY PRESIDENT

LOC - 1

Countersigned by

Authorized Representative

Issued

Sales Office and No

End Serial No **18**

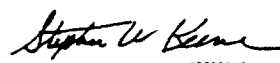

## EXCLUSION OF CERTAIN INJURIES RELATED TO INJURIES TO EMPLOYEES

It is agreed that this policy does not apply to any loss or injury sustained by a spouse, child or other relative or dependent of any employee of the insured because of **bodily injury** to such employee arising out of and in the course of his or her employment.

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$  
Effective Date                      Expiration Date  
For attachment to Policy or Bond No.    LG1-181-027285-026  
Audit Basis  
Issued to

☒ LIBERTY MUTUAL INSURANCE COMPANY  
☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

  
SECRETARY  
  
PRESIDENT

LOC-1

Countersigned by .....  
Authorized Representative

Issued

Sales Office and No.

End. Serial No. 17

L-G 3020  
(10-81)

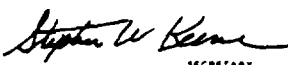

**ACTION AGAINST COMPANY AMENDMENT  
(Massachusetts)**

It is agreed that the clause "nor shall the company be impleaded by the insured or his legal representative" in the Action Against Company Condition shall not apply to any right of impleader under Rule 14 of the Massachusetts Rules of Civil Procedure, 365 Massachusetts 760 (1974).

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$  
Effective Date                      Expiration Date  
For attachment to Policy or Bond No. LG1-181-027285-026  
Audit Basis  
Issued to

☒ LIBERTY MUTUAL INSURANCE COMPANY  
☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

   
SECRETARY                      PRESIDENT

LOC-1

Countersigned by .....  
Authorized Representative

Issued

Sales Office and No.

End. Serial No. 16

GL 01 00  
07-79

**GENERAL LIABILITY  
AMENDMENT OF TERMINATION PROVISIONS**

(Maryland)

It is agreed that:

- A. The first paragraph of the "Cancellation" Condition is replaced by the following:

This policy may be cancelled by the **insured** named in Item 1 of the declarations by surrender thereof to the company or any of its authorized agents or by mailing to the company written notice stating when thereafter the cancellation shall be effective.

This policy may be cancelled by the company by mailing to the **insured** named in Item 1 of the declarations at the address shown in this policy, written notice stating when not less than forty-five days thereafter such cancellation shall be effective; provided that, if the **named insured** fails to discharge when due any of his obligations in connection with the payment of premium for this policy or any installment thereof, whether payable directly to the company or its agent or indirectly under any premium finance plan or extension of credit, this policy may be cancelled by the company by mailing to such **insured** written notice stating when not less than ten days thereafter such cancellation shall be effective.

The mailing of notice as aforesaid shall be sufficient proof of notice. The time of surrender or the effective date and hour of cancellation stated in the notice shall become the end of the policy period. Delivery of such written notice either by such **insured** or by the company shall be equivalent to mailing.

- B. The following Condition is added:

**RENEWAL**

If the company elects not to renew this policy, it shall mail to the **insured** named in Item 1 of the declarations, at the address shown in this policy, written notice of such nonrenewal not less than forty-five days prior to the expiration date; provided that, notwithstanding the failure of the company to comply with the foregoing provisions of this paragraph, this policy shall terminate

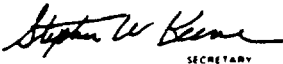
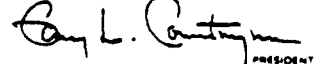
1. on such expiration date, if
  - (a) the **named insured** has failed to discharge when due any of his obligations in connection with the payment of premium for this policy, or for the renewal thereof, or any installment of such premium, whether payable directly to the company or its agent or indirectly under any premium finance plan or extension of credit, or
  - (b) the company has by any means manifested its willingness to renew to the **named insured** or his representative, or
  - (c) the **named insured** has notified the company or its agent that he does not wish this policy to be renewed; or
2. on the effective date of any other insurance policy issued as a replacement for any insurance afforded by this policy, with respect to any such insurance to which both such policies apply.

The mailing of notice as aforesaid shall be sufficient proof of notice. Delivery of such written notice by the company shall be equivalent to mailing.

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$ \_\_\_\_\_  
Effective Date \_\_\_\_\_ Expiration Date \_\_\_\_\_  
For attachment to Policy or Bond No. LG1-181-027285-026  
Audit Basis \_\_\_\_\_  
Issued to \_\_\_\_\_

☒ LIBERTY MUTUAL INSURANCE COMPANY  
☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

   
SECRETARY PRESIDENT

LOC-1

Countersigned by \_\_\_\_\_  
Authorized Representative

Issued

Sales Office and No.

End Serial No 15

GL 02 01  
(Ed. 1-73)

GENERAL LIABILITY  
AMENDMENT OF TERMINATION PROVISIONS  
KANSAS


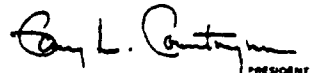
"It is agreed that the second sentence of the first paragraph of the 'Cancellation' Condition is replaced by the following:

This policy may be cancelled by the company by mailing to the **named insured** at the address shown in this policy, written notice stating when not less than thirty days thereafter such cancellation shall be effective; provided that in the event of nonpayment of premium, such notice shall state when not less than ten days thereafter such cancellation shall be effective."

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$  
Effective Date                      Expiration Date  
For attachment to Policy or Bond No. LG1-181-027285-026  
Audit Basis  
Issued to

☒ LIBERTY MUTUAL INSURANCE COMPANY  
☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

   
SECRETARY                      PRESIDENT

LOC-1

Countersigned by .....  
Authorized Representative

Issued

Sales Office and No.

End. Serial No. 14

GL 02 08 09 79

**GENERAL LIABILITY  
AMENDMENT OF TERMINATION PROVISIONS  
(ILLINOIS)**

It is agreed that:

A. The first paragraph of the "Cancellation" Condition is replaced by the following:

This policy may be cancelled by the named insured by surrender thereof to the company or any of its authorized agents or by mailing to the company written notice stating when thereafter the cancellation shall be effective.

This policy may be cancelled by the company by mailing to the named insured at the last mailing address known by the company, written notice stating when thereafter such cancellation shall be effective. If the policy is cancelled by the company due to the failure of the named insured to discharge when due any of his obligations in connection with the payment of premium or any installment of such premium that is payable directly to the company or its agent, written notice of cancellation must be mailed at least ten days prior to the effective date of such cancellation. However, if the policy is cancelled by the company for any reason other than nonpayment of premium, written notice of cancellation must be mailed:

1. at least thirty days prior to the effective date of cancellation if the policy has been in force for 181 days or more, or
2. at least fifteen days prior to the effective date of cancellation if the policy has been in force for 180 days or less.

The mailing of notice as aforesaid shall be sufficient proof of notice.

The time of surrender or the effective date and hour of cancellation stated in the notice shall become the end of the policy period.

B. The following Condition is added:

**Renewal**

If the company elects not to renew this policy, it shall mail to the named insured at the last mailing address known by the company, written notice of such nonrenewal not less than thirty days prior to the expiration date; provided that, notwithstanding the failure of the company to comply with the foregoing provisions of this paragraph, this policy shall terminate

1. on such expiration date, if
  - (a) the named insured has failed to discharge when due any of his obligations in connection with the payment of premium or any installment of such premium that is payable directly to the company or its agent, or
  - (b) the company has by any means manifested its willingness to renew directly to the named insured, or

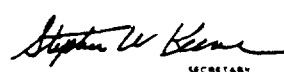
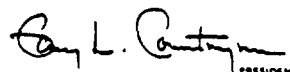
- (c) the named insured has notified the company or its agent that he does not wish this policy to be renewed, or
2. on the effective date of any other insurance policy procured by the insured as a replacement for this policy.

The mailing of notice as aforesaid shall be sufficient proof of notice.

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$  
Effective Date                      Expiration Date  
For attachment to Policy or Bond No. LG1-181-027285-026  
Audit Basis  
Issued to

☒ LIBERTY MUTUAL INSURANCE COMPANY  
☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

   
SECRETARY                      PRESIDENT

LOC-1

Countersigned by .....  
Authorized Representative

Issued

Sales Office and No

End. Serial No 13



This endorsement forms a part of the policy to which attached, effective on the inception date of the policy unless otherwise stated herein.

**GENERAL LIABILITY  
AMENDMENT OF CANCELLATION CONDITIONS ENDORSEMENT  
(Georgia)**

It is agreed that the "Cancellation" Condition is replaced by the following:

This policy may be cancelled by the named insured by surrender thereof to the company or any of its authorized agents or by mailing to the company written notice stating when thereafter the cancellation shall be effective.

This policy may be cancelled by the company by mailing to the named insured at the last address of record, written notice stating when not less than thirty days thereafter such cancellation shall be effective; provided that, this policy may be cancelled by the company by mailing to the named insured at the last address of record, written notice stating:

1. when not less than ten days thereafter such cancellation shall be effective, if the named insured fails to discharge when due any of his obligations in connection with the payment of premium for this policy or any installment thereof, whether payable directly to the company or indirectly to its agent, or
2. when not less than ten days thereafter such cancellation shall be effective, if this policy has been in effect less than sixty days at the time notice of cancellation is mailed and this is not a renewal policy.

A receipt provided by, or such other evidence of mailing as prescribed or accepted by, the U. S. Postal Service shall be sufficient proof of notice. The time of surrender or the effective date and hour of cancellation stated in the notice shall become the end of the policy period. Delivery of such written notice either by such insured or by the company shall be equivalent to mailing.

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$

Effective Date

Expiration Date

For attachment to Policy No.

LG1-181-027285-026

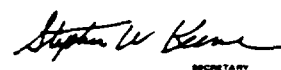
Audit Basis

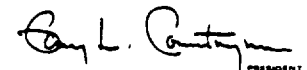
Issued To

☒ LIBERTY MUTUAL INSURANCE COMPANY

☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

☐ LIBERTY INSURANCE CORPORATION

  
SECRETARY

  
PRESIDENT

LOC - 1

Countersigned by

Authorized Representative

Issued

Sales Office and No.

End. Serial No. 12

GL 02 06  
7-84

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

COMPREHENSIVE GENERAL LIABILITY INSURANCE  
COMPREHENSIVE PERSONAL INSURANCE  
CONTRACTUAL LIABILITY INSURANCE  
FARMER'S COMPREHENSIVE PERSONAL INSURANCE  
FARM EMPLOYERS' LIABILITY AND FARM EMPLOYEES'  
MEDICAL PAYMENTS INSURANCE  
FARMERS MEDICAL PAYMENTS INSURANCE  
MANUFACTURERS' AND CONTRACTORS' LIABILITY INSURANCE  
OWNERS', LANDLORDS' AND TENANTS' LIABILITY INSURANCE  
PREMISES MEDICAL PAYMENTS INSURANCE  
STOREKEEPER'S INSURANCE

**EXCLUSION**  
**(REGISTERED MOTOR VEHICLES — DELAWARE)**

It is agreed that the insurance does not apply to **bodily injury** or **property damage** arising out of the ownership, maintenance, operation, use, loading or unloading of any motor vehicle owned or operated by or rented or loaned to any insured which is subject to registration under the Delaware motor vehicle registration law.

This endorsement is executed by the company below designated by an entry in the box opposite its name

Premium \$  
Effective Date  
For attachment to Policy or Bond No  
Audit Basis  
Issued to

Expiration Date  
LG1-181-027285-026

☒ LIBERTY MUTUAL INSURANCE COMPANY  
☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

*Stephen W. Keene* SECRETARY  
*Ray L. Conroy* PRESIDENT

LOC-1

Countersigned by .....  
Authorized Representative

Issued

Sales Office and No

End Serial No 11

GL 21 20  
(3/1/73)

## AMENDMENT OF SUPPLEMENTARY PAYMENTS — ALASKAN SUITS

It is agreed that with respect to any suit in Alaska defended by the company under this policy, paragraph (a) of the Supplementary Payments Provision is amended as follows in accordance with the option elected herein by the insured:

### 1. Limited Supplementary Payments

If the named insured has elected not to pay the additional premium for the additional supplementary payments, the company shall not be obligated to pay that portion of any prevailing party's attorney's fees awarded by a court under "Alaska Civil Rule 82" which, when combined with judgments and payments, exceeds the limits of liability stated in the policy.

### 2. Additional Supplementary Payments

If the named insured has elected to pay the additional premium, the company agrees to pay all attorney's fees taxed against the insured as costs under "Alaska Civil Rule 82".

## SCHEDULE

The named insured elects

☐ Limited Supplementary Payments

No Additional Premium

☐ Additional Supplementary Payments

Additional Premium\$

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$

Effective Date

Expiration Date

For attachment to Policy or Bond No

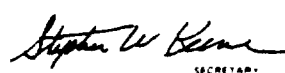
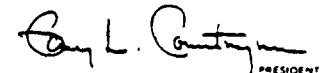
LG1-181-027285-026

Audit Basis

Issued to

☒ LIBERTY MUTUAL INSURANCE COMPANY

☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

   
SECRETARY PRESIDENT

LOC-1

Countersigned by .....

Authorized Representative

Issued

Sales Office and No

End. Serial No. 10

GL 01 10

(11/1/69)

LG LH LM LU LX

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

COMPLETED OPERATIONS AND PRODUCTS LIABILITY INSURANCE  
COMPREHENSIVE GENERAL LIABILITY INSURANCE  
CONTRACTUAL LIABILITY INSURANCE  
DRUGGISTS LIABILITY INSURANCE  
FARM EMPLOYERS LIABILITY AND FARM EMPLOYEES MEDICAL PAYMENTS INSURANCE  
HOSPITAL PROFESSIONAL LIABILITY INSURANCE  
MANUFACTURERS AND CONTRACTORS LIABILITY INSURANCE  
OWNERS AND CONTRACTORS PROTECTIVE LIABILITY INSURANCE  
OWNERS, LANDLORDS AND TENANTS LIABILITY INSURANCE  
STOREKEEPERS INSURANCE

AMENDMENT OF PERSONS INSURED PROVISION  
DEFINITION OF EXECUTIVE OFFICER

ALABAMA  
and LOUISIANA

It is agreed that the Persons Insured Provision is amended to include the following definition of executive officer under subdivision (c):

"Executive officer" means only a person holding any of the officer positions created by the charter, constitution or bylaws of the **named insured**.

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$  
Effective Date                      Expiration Date  
For attachment to Policy or Bond No.    LG1-181-027285-026  
Audit Basis  
Issued to

☒ LIBERTY MUTUAL INSURANCE COMPANY  
☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY  
☐ LIBERTY INSURANCE CORPORATION

*Stephen W. Kline*      *Gay L. Canty*  
Vice President      President

LOC-1

Countersigned by

Authorized Representative

GL 01 08  
(10-2-76)

Issued

Sales Office and No

End. Serial No    9

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

COVERAGE A - BODILY INJURY LIABILITY  
COVERAGE B - PROPERTY DAMAGE LIABILITY

ADDITIONAL INSURED  
(Equipment Leased to the Named Insured)

It is agreed that the "PERSONS INSURED" provision is amended to include as an INSURED the person or organization designated below, but only with respect to liability arising out of the ownership, maintenance or use of that equipment designated below leased to the NAMED INSURED, and subject to the following additional exclusions:

The insurance does not apply:

1. to any OCCURRENCE which takes place after the NAMED INSURED ceases to be a Lessee of such equipment

SCHEDULE

Designation of Equipment  
(Equipment leased to Named Insured)

Name of Person or Organization  
(Additional Insured)

Data Point Keyswitch Unit # 9590 with  
#9630 Loopstart interface and three  
telephone interface, 18 keyset, 24  
telephone, 18 module jack assembly,  
2 PSS/BLF console

Liberty National Leasing Co.

See Schedule attached

This endorsement is executed by the company below designated by an entry in the box opposite its name

Premium \$ Included in Composite  
Effective Date                      Expiration Date  
For attachment to Policy or Bond No. LG1-181-027285-026  
Audit Basis  
Issued to

☒ LIBERTY MUTUAL INSURANCE COMPANY  
☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY  
☐ LIBERTY INSURANCE CORPORATION

*Stephen W. Kline*      *Ray L. Gentry*  
SECRETARY      PRESIDENT

LOC-1

Countersigned by

Authorized Representative

Issued

Sales Office and No.

Page 1 of 8  
End. Serial No. 8

Schedule (cont.)

Designation of Equipment (Equipment leased to Named Insured)	Name of Person or Organization (Additional Insured)
Telephone Equipment leased at Port- erville, CA plant	California Group Services P.O. Box 8012 Walnut Creek, CA 94596
Computer Modems (Telecommunicators)	Nelco, Ltd. 400 F. Southlake Blvd. Richmond, VA 23236
Computer Modems (Telecommunicators)	Sovran Leasing Corp. 1510 Willow Lawn Drive Richmond, VA 23226
Disconix Ink Jet System including/ 2800, 8 inch Oak Jet System with 2 tape drivers, dryer, box and controller including side frame and rollers for tower. Five year lease beginning 9-28-84	Liebert Corp. 1050 Dearborne Dr. Columbus, OH 43229
Leased Computer Equipment Newark, OH location	Gem Savings Association Gem Plaza Dayton, OH 45402
	Information Processing Systems Inc. or Assignee Mack Center III 146 E. Ridgewood Ave. Paramus, NJ 07652

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

**ALL INSURANCE EXCEPT TO THE EXTENT  
OTHERWISE SPECIFICALLY STATED BELOW  
OR IN THE POLICY**

**COMPOSITE RATE ENDORSEMENT**

It is agreed that the premium for this policy shall be computed on the following basis:

1. Per \$1,000 of sales

The word "sales" means the gross amount of money charged by the **Named Insured** or by others trading under his name for all goods or products sold or operations performed during the policy period and includes taxes, other than taxes which the **Named Insured** or such others collect as a separate item and remit directly to a governmental division.

2. If under Coverage B — **Property Damage Liability** — an aggregate limit of the company's liability applies with respect to premises or operations rated on a remuneration basis or contractor's equipment rated on a receipts basis, such aggregate limit applies to all premises, operations and contractor's equipment rated on the basis set forth in paragraph 1 above.

## ELEVATOR COLLISION INSURANCE ENDORSEMENT

The company, in consideration of the payment of the premium and subject to all of the provisions of the policy not expressly modified herein, agrees with the **named insured** as follows:

### I. COVERAGE Q—ELEVATOR COLLISION

The company will pay for **loss**

- (1) to any **elevator** designated in the schedule for this insurance, or
  - (2) to any other property owned, occupied or used by, or rented to, or in the care, custody or control of the **named insured** or as to which the **named insured** is for any purpose exercising physical control,
- caused by an **elevator collision**.

#### Exclusions

This insurance does not apply to any **loss**:

- (a) caused by an **elevator collision** arising out of fire or caused by fire arising out of an **elevator collision**;
- (b) caused by **elevator collision** arising out of the breaking, burning out or disruption of any electrical machine not located within the car of the **elevator**;
- (c) due to war, whether or not declared, civil war, insurrection, rebellion or revolution or to any act or condition incident to any of the foregoing;
- (d) with respect to which insurance is afforded by the policy under the Property Damage Liability Coverage or the Contractual Property Damage Liability Coverage.

### II. LIMITS OF LIABILITY

The limit of the company's liability for all **loss** as the result of any one accident shall not exceed the limit of liability stated in the schedule as applicable to "each **elevator collision**," nor what it would cost at the time of **loss** to repair or replace the property with other of like kind and quality. The company may pay for the **loss** in money or may repair or replace the property and may settle any claim for **loss** of property either with the **named insured** or the owner thereof. Any property so paid for or replaced shall, at the option of the company, become the property of the company. The above limit of liability applies separately to each **elevator** designated in the declarations or schedule for this insurance.

### III. AMENDED DEFINITION

It is agreed that when used in reference to this insurance "**elevator**" means any hoisting or lowering device to connect floors or landings, whether or not in service, and all appliances thereof including any car, platform, shaft, hoistway, stairway, runway, power equipment and machinery, or any hydraulic or mechanical hoist used for raising or lowering automobiles for lubricating and servicing or for dumping material from trucks, but does not include a hoist without a platform outside a building if without mechanical power or if not attached to building walls, or a hoist or material hoist used in alteration, construction or demolition operations, or an inclined conveyor used exclusively for carrying property or a dumbwaiter used exclusively for carrying property and having a compartment height not exceeding four feet.

### IV. ADDITIONAL DEFINITIONS

"**elevator collision**" means the collision of any part of an **elevator** designated in the schedule for this insurance, or of anything carried thereon, with another part of such **elevator** or with another object;

"**loss**" means direct and accidental injury or destruction.

### V. APPLICATION OF INSURANCE

This insurance applies only to collisions which occur on or after the effective date of this endorsement and during the policy period.

### VI. NAMED INSURED'S DUTIES WHEN LOSS OCCURS, ACTION AGAINST COMPANY

The conditions of the policy designated "Insured's Duties in the Event of Occurrence, Claim or Suit" and "Action Against Company" are replaced by the following:

#### 4. NAMED INSURED'S DUTIES WHEN LOSS OCCURS

Upon knowledge of **loss** which may give rise to a claim for **loss**, the **named insured** shall

- (a) give notice thereof as soon as practicable to the company or any of its authorized agents, and
- (b) file detailed proof of **loss**, duly sworn to, with the company within 60 days after the occurrence of **loss**.

Upon the company's request, the **named insured** and every claimant hereunder shall submit to examination by the company, subscribe to the same, under oath if required, and produce for the company's examination all pertinent records, all at such reasonable times and places as the company shall designate, and shall cooperate with the company in all matters pertaining to **loss** or claims with respect thereto.

The **named insured** shall not, except at his own cost, voluntarily make any payment, assume any obligation or incur any expense. The company agrees to reimburse the **named insured** for any expense incurred at its request.

#### 5. ACTION AGAINST COMPANY

No action shall lie against the company unless, as a condition precedent thereto, there shall have been full compliance with all the terms of this policy nor until 60 days after the required proofs of **loss** have been filed with the company, nor at all unless commenced within two years from the date when the **named insured** has first knowledge of the **loss**. If any limitation of time for notice of **loss** or any legal proceeding herein contained is shorter than that permitted to be fixed by agreement under any statute controlling the construction of this insurance, the shortest permissible statutory limitation of time shall govern and shall supersede the time limitation herein stated.



# VIII. APPRAISAL

If the named insured and the company fail to agree as to the amount of loss, each shall, on the written demand of either made within 60 days after receipt of proof of loss by the company, select a competent and disinterested appraiser, and the appraisal shall be made at a reasonable time and place. The appraisers shall first select a competent and disinterested umpire, and failing for fifteen days to agree upon such umpire, on the request of the named insured or the company such umpire shall be selected by a judge of a court of record in the county and state in which the appraisal is pending. The appraisers shall then appraise the loss, stating separately the actual cash value at time of loss and the amount of the loss, and failing to agree shall submit their differences to the umpire. An award in writing by the umpire and any or both appraisers or by both appraisers, shall determine the amount of loss. The named insured and the company shall each pay his or its chosen appraiser and shall bear equally the expenses of the umpire and the other expenses of appraisal.

The company shall not be held to have waived any of its rights by any act relating to appraisal.

## SCHEDULE

Coverage		Limits of Liability	
Q. Elevator Collision		\$	each elevator collision
Designation of Elevators	Number of Elevators	Rate per Elevator	Premium
626 Albany St. Dayton, OH	2 Passenger	\$8.00	
			TOTAL \$ 72.00
122 Campbell Street Dayton, OH	2 Freight	\$12.00	
22 Powers Street Dayton, OH	1 Freight	\$12.00	
737 W. Stewart Street Dayton, OH	1 Passenger	\$8.00	
	1 Freight	\$12.00	

Premium \$ 72. Included on Declaration

Effective Date

Expiration Date

For attachment to Policy or Bond No

LG1-181-027285-026

Audit Basis

Issued to

LIBERTY MUTUAL INSURANCE COMPANY

*Stephen W. Keene* SECRETARY *Ray L. Canty* PRESIDENT

LOC-1

Countersigned by

Authorized Representative

L-G2036  
(1-1-73)

Issued

Sales Office and No

End Serial No 6

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Page  
USA

#### ADDITIONAL COVERAGE ENDORSEMENT

It is agreed that such insurance as is afforded by Coverage B, Property Damage Liability also applies to liability imposed by law for damages resulting from any claim made against the named insured and the lawyers designated below, arising out of any negligent act, error, or omission of legal advice given by such designated lawyers.

- (1) The insurance provided by this endorsement applies only to damages on account of injury to the rights or interests of employees of the named insured.
- (2) It is further agreed that such insurance as is afforded by this endorsement does not apply to any claim based on or involving an allegedly unfairly discriminatory, dishonest, fraudulent or malicious act.
- (3) This insurance shall be excess over any other valid and collectible insurance applicable.
- (4) The total limit of the company's liability for all damage insured by this endorsement is \$500,000.
  - (a) With respect to any claim or suit alleging such damages, the Company will obtain the written consent of the Named Insured and the lawyers designated below, prior to making any settlement.
  - (b) The terms of the policy, including those with respect to notice of occurrence and the company's right to investigate, negotiate and settle any claim, or suit, apply irrespective of the application of the deductible amount.
  - (c) The company may pay any part or all of the deductible amount to effect settlement of any claim or suit, and upon notification of the action taken, the named insured shall promptly reimburse this company for such part of the deductible amount as has been paid by the company.
  - (d) The Company's obligation under this endorsement to pay damages, as a result of one occurrence applies only to the amount of damages in excess of \$5,000.

- (5) The premium for the insurance afforded by this endorsement is  
\$400 Flat Charge.

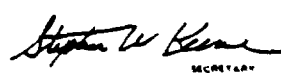
Designated Attorneys

Otto F. Stock, Jr.  
Paul H. Granzow

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$ 400 Included on Declaration  
Effective Date                      Expiration Date  
For attachment to Policy or Bond No. LG1-181-027285-026  
Audit Basis  
Issued to

- ☒ LIBERTY MUTUAL INSURANCE COMPANY  
☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY  
☐ LIBERTY INSURANCE CORPORATION

   
SECRETARY                      PRESIDENT

LOC-1

Countersigned by .....

Authorized Representative

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End. Serial No. 5

Issued

Sales Office and No.

PRINTERS ERRORS AND OMISSIONS EXCLUSIONS

It is agreed that the policy does not apply to personal injury or property damage arising out of any materials and forms printed & prepared or released by or for the Named Insured for use by others.

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$  
Effective Date                      Expiration Date  
For attachment to Policy or Bond No. LG1-181-027285-026  
Audit Basis  
Issued to

☒ LIBERTY MUTUAL INSURANCE COMPANY  
☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY  
☐ LIBERTY INSURANCE CORPORATION

*Stephen W. Keane*      *Gay L. Canty*  
Secretary                      President

LOC-1

Countersigned by

Authorized Representative

Issued

Sales Office and No.

End. Serial No.

## EMPLOYEE BENEFITS LIABILITY INSURANCE ENDORSEMENT

The company, in consideration of the payment of the premium, and subject to all of the provisions of the policy not expressly modified herein, agrees with the **named insured** as follows:

### I. COVERAGE W—EMPLOYEE BENEFITS LIABILITY

The company will pay on behalf of the **insured** all sums which the **insured** shall become legally obligated to pay as **damages** because of injury to the rights or interests of employees or their beneficiaries in **employee benefits programs** caused by any improper advice, error or omission in the administration of such programs by persons authorized by the **insured**, and the company shall have the right and duty to defend any suit against the **insured** seeking **damages** on account of such injury, even if any of the allegations of the suit are groundless, false or fraudulent, and may make such investigation and settlement of any claim or suit as it deems expedient, but the company shall not be obligated to pay any claim or judgment or to defend any suit after the applicable limit of the company's liability has been exhausted by payment of judgments or settlements.

**Exclusions:** This coverage does not apply to:

- (a) any claim based upon an allegedly unfairly discriminatory, dishonest, fraudulent or malicious act;
- (b) any claim with respect to which insurance is afforded in whole or in part under any other coverage afforded by the policy or any endorsement thereto;
- (c) any claim based upon the failure of the **named insured** or any insurer to pay or provide the benefits allegedly due under any contract relating to **employee benefits programs**, whether such failure is due to oversight or miscalculation or to a difference of opinion as to what benefits are in fact due under the contract;
- (d) any claim based upon the failure of stock or any compensation, investment or savings program to produce the financial gain represented.

### II. COVERAGE W—LIMITS OF LIABILITY

The limit of liability stated in the schedule as applicable to "each claim" is the limit of the company's liability for all **damages** arising out of any one claim, but subject to the above provision respecting "each claim," the total liability for all **damages** arising out of all claims made during the endorsement period shall not exceed the limit of liability stated in the schedule as "aggregate."

If a deductible amount is stated in the schedule, the company's liability under this endorsement shall not attach to that portion of any claim which is within the deductible amount, provided, however, that irrespective of the amount of any claim, notice of the claim shall be given by or on behalf of the **insured** to the company as soon as practicable and the company may, at its option, investigate and settle the claim, in which event the **named insured** agrees to reimburse the company for all amounts paid by the company within the deductible amount.

### III. COVERAGE W—ENDORSEMENT PERIOD

This endorsement applies only to claims first made against the **insured** after the effective date hereof and during the policy period.

If during the endorsement period the **insured** shall become aware of any incident which may subsequently give rise to a claim covered by this insurance, the **insured** shall give notice thereof in writing to the company as soon as practicable and any claim which may subsequently arise out of such incident shall be deemed to have been first made during the effective period of the endorsement in which such notice is given.

### IV. COVERAGE W—DEFINITIONS When used in reference to this insurance

"administration" means, with respect to **employee benefits programs**, the determination of the eligibility of employees to participate in such programs, the enrollment of employees therein, the handling and keeping of records pertaining thereto, the interpreting of the provisions thereof and the giving of advice or counsel to employees or their beneficiaries with respect to their rights or interests therein.

"damages" means those damages which are payable because of injury to the rights or interests of employees or their beneficiaries in **employee benefits programs**.

"employee benefits programs" means those group life insurance, group accident or health insurance, pension, employee stock subscription, workmen's compensation, unemployment insurance, social security, disability benefits or similar plans described in the attached schedule of **employee benefits programs**. Should the **insured**, during the endorsement period, institute additional similar programs, such programs are included within the meaning of the term "**employee benefits programs**" provided the company is notified of such additional program or programs within a period of thirty days after the effective date thereof.

"insured" also includes any employee of the **named insured** who is authorized to act in the administration of the **named insured's** **employee benefits programs**.

### V. PREMIUM

The earned premium shall be determined on the basis of the average number of employees actually employed during the endorsement period. The **named insured** shall furnish the number of his employees to the company at the close of each annual period of the policy to which this endorsement is attached.

SCHEDULE

(a) List of employee benefits programs

All Employee Benefit Programs

(b) Limits of Liability: \$ 1,000,000 each claim

\$ 1,000,000 aggregate

(c) Deductible per claim: \$ 1,000

(d) Number of Employees 4232

(e) Rate Per Employee

Advance Premium \$ Included in flat Charge

State Code 86314

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$ Included in Composite

Effective Date

Expiration Date

For attachment to Policy or Bond No. LG1-181-027285-026

Audit Basis

Issued to

☒ LIBERTY MUTUAL INSURANCE COMPANY

☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

*Stephen W. Keane* *Ray L. Gentry*  
SECRETARY PRESIDENT

LOC-1

Countersigned by .....

Authorized Representative

LG2005 (10/1/66)

Issued

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End. Serial No. 3

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PRINTED

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

**COMPREHENSIVE GENERAL LIABILITY INSURANCE**

**BROAD FORM COMPREHENSIVE GENERAL LIABILITY ENDORSEMENT**

**I. CONTRACTUAL LIABILITY COVERAGE**

- (A) The definition of **incidental contract** is extended to include any oral or written contract or agreement relating to the conduct of the **named insured's** business.
- (B) The insurance afforded with respect to liability assumed under an **incidental contract** is subject to the following additional exclusions:
  - (1) to **bodily injury** or **property damage** for which the **insured** has assumed liability under any **incidental contract**, if such injury or damage occurred prior to the execution of the **incidental contract**;
  - (2) if the **insured** is an architect, engineer or surveyor, to **bodily injury** or **property damage** arising out of the rendering of or the failure to render professional services by such **insured**, including
    - (a) the preparation or approval of maps, drawings, opinions, reports, surveys, change orders, designs or specifications, and
    - (b) supervisory, inspection or engineering services;
  - (3) if the indemnitee of the **insured** is an architect, engineer or surveyor, to the liability of the indemnitee, his agents or employees, arising out of
    - (a) the preparation or approval of or the failure to prepare or approve maps, drawings, opinions, reports, surveys, change orders, designs or specifications, or
    - (b) the giving of or the failure to give directions or instructions by the indemnitee, his agents or employees, provided such giving or failure to give is the primary cause of the **bodily injury** or **property damage**;
  - (4) to any obligation for which the **insured** may be held liable in an action on a contract by a third party beneficiary for **bodily injury** or **property damage** arising out of a project for a public authority; but this exclusion does not apply to an action by the public authority or any other person or organization engaged in the project;
  - (5) to **bodily injury** or **property damage** arising out of construction or demolition operations, within 50 feet of any railroad

property, and affecting any railroad bridge or trestle, tracks, road beds, tunnel, underpass or crossing; but this exclusion does not apply to sidetrack agreements.

- (C) The following exclusions applicable to Coverages A (**Bodily Injury**) and B (**Property Damage**) do not apply to this Contractual Liability Coverage: (b), (c) (2), (d) and (e).
- (D) The following additional condition applies:

**Arbitration**

The company shall be entitled to exercise all of the **insured's** rights in the choice of arbitrators and in the conduct of any arbitration proceeding.

**II. PERSONAL INJURY AND ADVERTISING INJURY LIABILITY COVERAGE**

- (A) The company will pay on behalf of the **insured** all sums which the **insured** shall become legally obligated to pay as damages because of **personal injury** or **advertising injury** to which this insurance applies, sustained by any person or organization and arising out of the conduct of the **named insured's** business, within the **policy territory**, and the company shall have the right and duty to defend any suit against the **insured** seeking damages on account of such injury, even if any of the allegations of the suit are groundless, false or fraudulent, and may make such investigation and settlement of any claim or suit as it deems expedient, but the company shall not be obligated to pay any claim or judgment or to defend any suit after the applicable limit of the company's liability has been exhausted by payment of judgments or settlements.
- (B) This insurance does not apply:
  - (1) to liability assumed by the **insured** under any contract or agreement;
  - (2) to **personal injury** or **advertising injury** arising out of the wilful violation of a penal statute or ordinance committed by or with the knowledge or consent of the **insured**;
  - (3) to **personal injury** or **advertising injury** arising out of a publication or utterance of a libel or slander, or a publication or utterance in violation of an individual's right of privacy, if the first injurious publication or utterance of the same or similar material by or on behalf of the

## BROAD FORM COMPREHENSIVE GENERAL LIABILITY ENDORSEMENT — (Continued)

**named insured** was made prior to the effective date of this insurance;

- (4) to **personal injury** or **advertising injury** arising out of libel or slander or the publication or utterance of defamatory or disparaging material concerning any person or organization or goods, products or services, or in violation of an individual's right of privacy, made by or at the direction of the **insured** with knowledge of the falsity thereof;

- (5) to **personal injury** or **advertising injury** arising out of the conduct of any partnership or joint venture of which the **insured** is a partner or member and which is not designated in the declarations of the policy as a **named insured**;

- (6) to **advertising injury** arising out of

- (a) failure of performance of contract, but this exclusion does not apply to the unauthorized appropriation of ideas based upon alleged breach of implied-contract, or

- (b) infringement of trademark, service mark or trade name, other than titles or slogans, by use thereof on or in connection with goods, products or services sold, offered for sale or advertised, or

- (c) incorrect description or mistake in advertised price of goods, products or services sold, offered for sale or advertised;

- (7) with respect to **advertising injury**

- (a) to any **insured** in the business of advertising, broadcasting, publishing or telecasting, or

- (b) to any injury arising out of any act committed by the **insured** with actual malice.

### (C) Limits of Liability

Regardless of the number of (1) **insureds** hereunder, (2) persons or organizations who sustain injury or damage, or (3) claims made or suits brought on account of **personal injury** or **advertising injury**, the total limit of the company's liability under this coverage for all damages shall not exceed the limit of liability stated in this endorsement as "aggregate".

### (D) Additional Definitions

"**Advertising Injury**" means injury arising out of an offense committed during the policy period occurring in the course of the **named insured's** advertising activities, if such injury arises out of libel, slander, defamation, viola-

tion of right of privacy, piracy, unfair competition, or infringement of copyright, title or slogan.

"**Personal Injury**" means injury arising out of one or more of the following offenses committed during the policy period:

- (1) false arrest, detention, imprisonment, or malicious prosecution;

- (2) wrongful entry or eviction or other invasion of the right of private occupancy;

- (3) a publication or utterance

- (a) of a libel or slander or other defamatory or disparaging material, or

- (b) in violation of an individual's right of privacy;

except publications or utterances in the course of or related to advertising, broadcasting, publishing or telecasting activities conducted by or on behalf of the **named insured** shall not be deemed **personal injury**.

## III. PREMISES MEDICAL PAYMENTS COVERAGE

The company will pay to or for each person who sustains **bodily injury** caused by accident all reasonable **medical expense** incurred within one year from the date of the accident on account of such **bodily injury** provided such **bodily injury** arises out of (a) a condition in the **insured premises**, or (b) operations with respect to which the **named insured** is afforded coverage for **bodily injury** liability under the policy.

This insurance does not apply:

### (A) to **bodily injury**

- (1) arising out of the ownership, maintenance, operation, use, loading or unloading of

- (a) any **automobile** or aircraft owned or operated by or rented or loaned to any **insured**, or

- (b) any other **automobile** or aircraft operated by any person in the course of his employment by any **insured**;

but this exclusion does not apply to the parking of an **automobile** on the **insured premises**, if such **automobile** is not owned by or rented or loaned to any **insured**;

- (2) arising out of

- (a) the ownership, maintenance, operation, use, loading or unloading of any **mobile equipment** while being used in any prearranged or organized racing, speed or demolition contest or in any stunting activity or in practice or



preparation for any such contest or activity, or

- (b) the operation or use of any snowmobile or trailer designed for use therewith,

- (i) owned or operated by or rented or loaned to any **insured**, or

- (ii) operated by any person in the course of his employment by any **insured**;

- (3) arising out of the ownership, maintenance, operation, use, loading or unloading of

- (a) any watercraft owned or operated by or rented or loaned to any **insured**, or

- (b) any other watercraft operated by any person in the course of his employment by any **insured**;

but this exclusion does not apply to watercraft while ashore on the **insured premises**;

- (4) arising out of and in the course of the transportation of **mobile equipment** by an **automobile** owned or operated by or rented or loaned to the **named insured**;

**(B) to bodily injury**

- (1) included within the **completed operations hazard** or the **products hazard**;

- (2) arising out of operations performed for the **named insured** by independent contractors other than

- (a) maintenance and repair of the **insured premises**, or

- (b) structural alterations at such premises which do not involve changing the size of or moving buildings or other structures;

- (3) resulting from the selling, serving or giving of any alcoholic beverage

- (a) in violation of any statute, ordinance or regulation,

- (b) to a minor,

- (c) to a person under the influence of alcohol, or

- (d) which causes or contributes to the intoxication of any person,

if the **named insured** is a person or organization engaged in the business of manufacturing, distributing, selling or serving alcoholic beverages, or if not so engaged, is an owner or lessor of premises used for such purposes, but only part (a) of this exclusion (B) (3) applies when the **named insured** is such an owner or lessor;

- (4) due to war, whether or not declared, civil war, insurrection, rebellion or revolution, or to any act or condition incident to any of the foregoing;

**(C) to bodily injury**

- (1) to the **named insured**, any partner thereof, any tenant or other person regularly residing on the **insured premises** or any employee of any of the foregoing if the **bodily injury** arises out of and in the course of his employment therewith;

- (2) to any other tenant if the **bodily injury** occurs on that part of the **insured premises** rented from the **named insured** or to any employee of such a tenant if the **bodily injury** occurs on the tenant's part of the **insured premises** and arises out of and in the course of his employment for the tenant;

- (3) to any person while engaged in maintenance and repair of the **insured premises** or alteration, demolition or new construction at such premises;

- (4) to any person if any benefits for such **bodily injury** are payable or required to be provided under any workmen's compensation, unemployment compensation or disability benefits law, or under any similar law;

- (5) to any person practicing, instructing or participating in any physical training, sport, athletic activity or contest whether on a formal or informal basis;

- (6) if the **named insured** is a club, to any member of the **named insured**;

- (7) if the **named insured** is a hotel, motel, or tourist court, to any guest of the **named insured**;

- (D) to any **medical expense** for services by the **named insured**, any employee thereof or any person or organization under contract to the **named insured** to provide such services.

**LIMITS OF LIABILITY**

The limit of liability for Premises Medical Payments Coverage is \$1,000 each person unless otherwise stated in the schedule of this endorsement. The limit of liability applicable to "each person" is the limit of the company's liability for all **medical expense** for **bodily injury** to any one person as the result of any one accident; but subject to the above provision respecting "each person", the total liability of the company under Premises Medical Payments Coverage for all **medical expense** for **bodily injury** to two or more persons as the result of any one accident shall not exceed the limit of **bodily injury** liability stated in

the policy as applicable to "each occurrence"

When more than one **medical payments** coverage afforded by the policy applies to the loss, the company shall not be liable for more than the amount of the highest applicable limit of liability.

#### ADDITIONAL DEFINITIONS

When used herein:

"**insured premises**" means all premises owned by or rented to the **named insured** with respect to which the **named insured** is afforded coverage for **bodily injury** liability under this policy, and includes the ways immediately adjoining on land.

"**medical expense**" means expenses for necessary medical, surgical, x-ray and dental services, including prosthetic devices, and necessary ambulance, hospital, professional nursing and funeral services.

#### ADDITIONAL CONDITION

##### Medical Reports; Proof and Payment of Claim

As soon as practicable the injured person or someone on his behalf shall give to the company written proof of claim, under oath if required, and shall, after each request from the company, execute authorization to enable the company to obtain medical reports and copies of records. The injured person shall submit to physical examination by physicians selected by the company when and as often as the company may reasonably require. The company may pay the injured person or any person or organization rendering the services and the payment shall reduce the amount payable hereunder for such injury. Payment hereunder shall not constitute an admission of liability of any person or, except hereunder, of the company.

#### IV. HOST LIQUOR LAW LIABILITY COVERAGE

Exclusion (h) does not apply with respect to liability of the **insured** or his indemnitee arising out of the giving or serving of alcoholic beverages at functions incidental to the **named insured's** business, provided the **named insured** is not engaged in the business of manufacturing, distributing, selling or serving of alcoholic beverages.

#### V. FIRE LEGAL LIABILITY COVERAGE — REAL PROPERTY

With respect to **property damage** to structures or portions thereof rented to or leased to the **named insured**, including fixtures permanently attached thereto, if such **property damage** arises out of fire

(A) All of the exclusions of the policy, other than the Nuclear Energy Liability Exclusion (Broad Form), are deleted and replaced by the following:

This insurance does not apply to liability assumed by the **insured** under any contract or agreement.

(B) The limit of **property damage** liability as

respects this Fire Legal Liability Coverage — Real Property is \$50,000 each occurrence unless otherwise stated in the schedule of this endorsement

(C) The Fire Legal Liability Coverage — Real Property shall be excess insurance over any valid and collectible property insurance (including any deductible portion thereof), available to the **insured**, such as, but not limited to, Fire, Extended Coverage, Builder's Risk Coverage or Installation Risk Coverage, and the Other Insurance Condition of the policy is amended accordingly.

#### VI. BROAD FORM PROPERTY DAMAGE LIABILITY COVERAGE (Including Completed Operations)

The insurance for **property damage** liability applies, subject to the following additional provisions:

(A) Exclusions (k) and (o) are replaced by the following:

- (1) to property owned or occupied by or rented to the **insured**, or, except with respect to the use of **elevators**, to property held by the **insured** for sale or entrusted to the **insured** for storage or safekeeping;
- (2) except with respect to liability under a written sidetrack agreement or the use of **elevators**
  - (a) to property while on premises owned by or rented to the **insured** for the purpose of having operations performed on such property by or on behalf of the **insured**,
  - (b) to tools or equipment while being used by the **insured** in performing his operations,
  - (c) to property in the custody of the **insured** which is to be installed, erected or used in construction by the **insured**,
  - (d) to that particular part of any property, not on premises owned by or rented to the **insured**,
    - (i) upon which operations are being performed by or on behalf of the **insured** at the time of the **property damage** arising out of such operations, or
    - (ii) out of which any **property damage** arises, or
    - (iii) the restoration, repair or replacement of which has been made or is necessary by reason of faulty workmanship thereon by or on behalf of the **insured**;

## BROAD FORM COMPREHENSIVE GENERAL LIABILITY ENDORSEMENT — (Continued)

- (3) with respect to the **completed operations hazard** and with respect to any classification stated in the policy or in the company's manual as "including completed operations" to **property damage** to work performed by the **named insured** arising out of such work or any portion thereof, or out of such materials, parts or equipment furnished in connection therewith.

- (B) The Broad Form Property Damage Liability Coverage shall be excess insurance over any valid and collectible property insurance (including any deductible portion thereof) available to the **insured**, such as, but not limited to, Fire, Extended Coverage, Builder's Risk Coverage or Installation Risk Coverage, and the Other Insurance Condition of the policy is amended accordingly.

### VII. INCIDENTAL MEDICAL MALPRACTICE LIABILITY COVERAGE

The definition of **bodily injury** is amended to include **Incidental Medical Malpractice Injury**.

**Incidental Medical Malpractice Injury** means injury arising out of the rendering of or failure to render, during the policy period, the following services:

- (A) medical, surgical, dental, x-ray or nursing service or treatment or the furnishing of food or beverages in connection therewith; or  
(B) the furnishing or dispensing of drugs or medical, dental or surgical supplies or appliances.

This coverage does not apply to:

- (1) expenses incurred by the **insured** for first-aid to others at the time of an accident and the "Supplementary Payments" provision and the "Insured's Duties in the Event of Occurrence, Claim or Suit" Condition are amended accordingly;  
(2) any **insured** engaged in the business or occupation of providing any of the services described under VII (A) and (B) above;  
(3) injury caused by any indemnitee if such indemnitee is engaged in the business or occupation of providing any of the services described under VII (A) and (B) above.

### VIII. NON-OWNED WATERCRAFT LIABILITY COVERAGE (under 26 feet in length)

Exclusion (e) does not apply to any watercraft under 26 feet in length provided such watercraft is neither owned by the **named insured** nor being used to carry persons or property for a charge.

Where the **insured** is, irrespective of this coverage, covered or protected against any loss or claim which would otherwise have been paid by the company under this endorsement, there shall be no contribution or participation by this company on the basis of excess, contributing, deficiency, concurrent, or double insurance or otherwise.

### IX. LIMITED WORLDWIDE LIABILITY COVERAGE

The definition of **policy territory** is amended to include the following:

- (4) Anywhere in the world with respect to **bodily injury, property damage, personal injury or advertising injury** arising out of the activities of any **insured** permanently domiciled in the United States of America though temporarily outside the United States of America, its territories and possessions or Canada, provided the original suit for damages because of any such injury or damage is brought within the United States of America, its territories or possessions or Canada.

Such insurance as is afforded by paragraph (4) above shall not apply:

- (a) to **bodily injury or property damage** included within the **completed operations hazard** or the **products hazard**;  
(b) to **Premises Medical Payments Coverage**.

### X. ADDITIONAL PERSONS INSURED

As respects **bodily injury, property damage and personal injury and advertising injury** coverages, under the provision "Persons Insured", the following are added as **insureds**:

- (A) **Spouse — Partnership** — If the **named insured** is a partnership, the spouse of a partner but only with respect to the conduct of the business of the **named insured**;

- (B) **Employee** — Any employee (other than executive officers) of the **named insured** while acting within the scope of his duties as such, but the insurance afforded to such employee does not apply:

- (1) to **bodily injury or personal injury** to another employee of the **named insured** arising out of or in the course of his employment;  
(2) to **personal injury or advertising injury** to the **named insured** or, if the **named insured** is a partnership or joint venture, any partner or member thereof, or the spouse of any of the foregoing;  
(3) to **property damage** to property owned.

occupied or used by, rented to, in the care, custody or control of or over which physical control is being exercised for any purpose by another employee of the named insured, or by the named insured or, if the named insured is a partnership or joint venture, by any partner or member thereof or by the spouse of any of the foregoing.

#### XI. EXTENDED BODILY INJURY COVERAGE

The definition of **occurrence** includes any intentional act by or at the direction of the insured which results in **bodily injury**, if such injury arises solely from the use of reasonable force for the purpose of protecting persons or property.

#### XII. AUTOMATIC COVERAGE — NEWLY ACQUIRED ORGANIZATIONS (90 DAYS)

The word **insured** shall include as named insured any organization which is acquired or formed by the named insured and over which the named insured maintains ownership or majority interest, other than a joint venture, provided this insurance does not apply to **bodily injury, property damage, personal injury or advertising injury** with respect to which such new organization under this policy is also an insured under any other similar liability or indemnity policy or would be an insured under any such policy but for exhaustion of its limits of liability. The insurance afforded hereby shall terminate 90 days from the date any such organization is acquired or formed by the named insured.

#### Schedule

Personal Injury and Advertising Injury Liability

Aggregate Limit shall be the per occurrence bodily injury liability limit unless otherwise indicated herein:

Limit of Liability \$ \_\_\_\_\_ Aggregate

Limit of Liability — Premises Medical Payments Coverage: \$1,000 each person unless otherwise indicated herein:

\$ \_\_\_\_\_ each person.

Limit of Liability — Fire Legal Liability Coverage: \$50,000 per occurrence unless otherwise indicated herein:

\$ \_\_\_\_\_ per occurrence.

#### Premium Basis

\_\_\_\_\_ % of the Total Comprehensive General Liability  
Bodily Injury and Property Damage Premium as  
Otherwise Determined.

#### Advance Premium

99990 \$ Included  
in  
Composite

MINIMUM PREMIUM \$

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$ Included in Composite

Effective Date

Expiration Date

For attachment to Policy or Bond No. LG1-181-027285-026

Audit Basis

Issued to

- ☒ LIBERTY MUTUAL INSURANCE COMPANY  
☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY  
☐ LIBERTY INSURANCE CORPORATION

*Stephen W. Keane*  
SECRETARY

*Ray L. Canty*  
PRESIDENT

LOC.1

Countersigned by

Authorized Representative

Issued

Sales Office and No.

End. Serial No. 2

GL 04 04  
(5-81)

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SUPPLEMENTARY GENERAL AMENDATORY ENDORSEMENT

1. Named Insured The term "Named Insured" includes in addition to the person or organization named in Item 1 of the declarations

The Rein Company, a subsidiary of the Standard Register Company  
Stanfast, Inc., a subsidiary of the Standard Register Company

and any business entity incorporated or organized under the laws of the United States of America (including any State thereof) its territories or possessions or Canada (including and Province thereof) while the person or organization named in Item 1 of the declarations or the aforementioned owns, during the policy period, an interest in such entity of more than fifty percent (50%)

Provided, however, the "Named Insured" shall not include any business entity acquired by the named insured during the policy period through consolidation, merger, purchase or assumption of control and active management unless reported to the company within ninety days after the acquisition is affected.

The Person or Organization named in Item 1 of the declarations by acceptance of this policy is authorized to act and agrees to act on behalf of all persons or organizations insured under this policy with respect to all matters pertaining to the insurance afforded by the policy, including the giving and receiving of notice of cancellation, the payment of premiums and the receiving of return premiums, if any, and of such dividends as may be declared by the company.

2. The policy jacked is amended as follows under:

I. Exclusions:

- a. Automobiles and Aircraft Exclusions Exclusion (b) is amended to read as follows:

"(b) to "bodily injury" or "property damage" arising out of the ownership, maintenance, operations, use, loading or unloading of

- (1) any "automobile" or aircraft owned or operated by or rented or loaned to any "insured", or  
(2) any other "automobile" or aircraft operated by any person in the course of his employment by any "insured."

but this exclusion does not apply to liability assumed under an "incidental contract".

- b. Mobile Equipment Exclusion (c) is deleted.
- c. Watercraft Part (2) of Exclusion (e) is deleted
- d. Liquor Law Liability Exclusion (h) is deleted
- e. Exclusion (j) is amended as follows:

Fellow Employee Coverage

"It is agreed that the policy is amended to provide that AT THE SOLE AND EXCLUSIVE DIRECTION OF THE INSURED the first part of exclusion (j) of the policy ending with "in the course of his employment by the insured;" and sub-paragraph (e) (1) of the "Persons Insured" section of this policy shall not apply to the chairmen of the Board, nor to any officer(s) nor employee(s) of the Named Insured provided that:

- (a) This endorsement shall not operate to increase the limits of the company's liability stated in the policy;
- (b) The insurance afforded by this endorsement shall be excess over any other valid and collectible insurance applicable to said Chairman of the Board, officer(s) or employees(s);
- (c) The limit of the company's liability with respect to the insurance afforded by this endorsement shall be only for the ultimate net loss in excess of \$1,000 as a result of any one accident and then only up to an amount not exceeding the applicable limits of liability as stated in the policy declarations.

III PERSONS INSURED is extended to include:

Additional Insureds

It is agreed that to the extent the insured is required by a written agreement to extend this policy to insure any entity for the use of such entity's property or for operations performed for such entity by the insured, the policy is hereby extended to insure such entity as an additional insured, but only to the extent such insured would be legally entitled to indemnification under such written agreement. Such additional insurance shall apply only when such property is loaned to, rented to, or used by the named insured or to operations performed by the named insured or it's subcontractors or to the supervisory acts or omissions of the additional insured in respect to such operation.

#### IV LIMITS OF LIABILITY

##### Limits of Liability, Non-Cumulation of Liability - Same Occurrence

The last paragraph of Section IV "Limits of Liability" is replaced by the following:

"Coverages A and B - For the purpose of determining the limit of the company's liability (1) all "bodily injury", "personal injury" and "property damage" arising out of continuous or repeated exposure to substantially the same general conditions and (2) all "personal injury" arising out of a series of publications or utterances of the same or similar defamatory material shall be considered as arising out of one occurrence."

The following paragraph is added to Section IV

"if the same"occurrence" gives rise to "bodily injury", "personal injury" or "property damage" which occurs partly before and partly within the policy period, the each occurrence limit and the applicable aggregate limit or limits of this policy shall be reduced by the amount of each payment made by the company with respect to such "occurrence" under a previous policy or policies of which this policy is a replacement."

#### VII CONDITIONS

##### Amendment of Condition 4 - Insureds duties in the event of occurrence Claim or Suit

- (a) In the event of an occurrence, written notice containing particulars sufficient to identify the insured and also reasonably obtainable information with respect to the time, place and circumstances thereof, and the names and addresses of the injured and of available witnesses shall be give by or for the insured to the company or any of its authorized agents as soon as practicable after knowledge has been received by the Insurance Department of the insureds headquarters in Dayton, OH.
- (b) If claim is made or suit is brought against the insured, the insured shall immediately forward to the company every demand, notice, summons or other process received by him or his representative.
- (c) The insured shall cooperate with the company and, upon the company's request, assist in making settlements, in the conduct of suit and in enforcing any right of contribution or indemnity against any person or organization who may be liable to the insured because of bodily injury or property damage with respect to which insurance is afforded under this policy; and the insured shall attend hearings and trials and assist in securing and giving evidence and obtaining the attendance of witnesses. The insured shall not; except at his own cost, voluntarily make any payment, assume any obligation or incur any expense other than for first aid to other at the time of accident.

3. THE BROADFORM COMPREHENSIVE ENDORSEMENT GL 0404 is amended under:

I. Contractual Liability

- A. Exclusions B (2), (4) and (5) of the Broad Form Comprehensive Endorsement are deleted.
- B. The Company will defend any claim or suit against any "indemnatee" which the "Named Insured" is required to defend by the specific terms of an "incidental contract", but only to the same extent and on the same terms as if the "indemnatee" were the "insured" under the policy and then only if all of the following conditions are satisfied:
  - (1) the claim or suit seeks damages for which the indemnatee is legally entitled to indemnification under the "incidental contract",
  - (2) the policy covers such damages and
  - (3) the applicable limit of the company's liability with respect to such damages has not been exhausted by payment of judgements or settlements.

II. Personal Injury

The Broad Form Comprehensive General Liability Endorsement, Section II is amended as follows:

The definition of "personal injury" also includes any injury (except injury arising out of "bodily injury") to the feelings or reputation of a natural person.

The following exclusions are added:

- (8) to "personal injury" arising out of discrimination which is unlawful or which is committed by or at the direction of the insured;
- (9) to any act committed by or at the direction of the "insured" for the purpose of causing injury.

Exclusion B (1) is deleted.

VII INCIDENTAL MEDICAL MALPRACTICE LIABILITY COVERAGE

Exclusion (B) (1), (2), (3) are deleted.



IX LIMITED WORLDWIDE LIABILITY COVERAGE is replaced by:

Foreign Coverage The following replaces Section IX Limited Worldwide Coverage of the Broad Form Comprehensive Endorsement.

(a) Policy Territory

The term "policy territory" is amended by adding the following subdivision (4):

(4) anywhere in the world, except with respect to loss arising out of "foreign based operations" of the named insured or premises medical payments coverage. As used herein "foreign based operations" means (1) construction, fabrication, erection, or installation operations outside the United States of America, its territories or possessions or Canada or (2) manufacturing, selling or distributing goods or products at or from locations outside the United States of America, its territories or possessions or Canada, but "foreign based operations" do not include:

(a) the distribution or sale of goods or products manufactured in the United States of America, its territories or possessions or Canada, or

(b) the activities of any insured permanently domiciled in the United States of America, though temporarily outside the United States of America, its territories and possessions or Canada, provided the original suit for damages because of such injury or damage is brought within the United States of America, its territories or possessions or Canada.

(b) Investigation, Defense, Settlement - Foreign Claims or Suits

The Company shall have the right but not the duty to investigate, settle or defend any claim made or suit brought against the insured outside the United States of America, its territories or possessions, or Canada. If the company elects not to investigate, settle or defend any such claim or suit, the insured under the supervision of the company shall arrange for such investigation and defense as are reasonably necessary, and subject to prior authorization of the company, shall effect such settlement thereof as the company and the insured deem expedient. The company shall reimburse the insured for the reasonable costs of such investigation and defense and, within the applicable limit of the company's liability, for the amount of any settlement so authorized.

XII AUTOMATIC COVERAGE - NEWLY ACQUIRED ORGANIZATIONS is deleted.

4. It is further agreed that:

Other Insurance

With respect to losses to which this policy applies by reason of the coverage afforded by this endorsement and the Broad Form Comprehensive General Liability Endorsement, this policy does not apply to that portion of the loss for which the "insured" has other valid and collectible insurance, whether on a primary, excess or contingent basis unless such insurance was specifically purchased by the "named insured" to apply in excess hereof.

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$  
Effective Date  
For attachment to Policy or Bond No. LG1-181-027285-026  
Audit Basis  
Issued to

☒ LIBERTY MUTUAL INSURANCE COMPANY  
☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY  
☐ LIBERTY INSURANCE CORPORATION

*Stephen W. Kline* *Ray L. Coney*  
SECRETARY PRESIDENT

LOC-1

Countersigned by

Authorized Representative

Issued

Sales Office and No

End. Serial No.

## PENNSYLVANIA NOTICE

An Insurance Company, its agents, employees, or service contractors acting on its behalf, may provide services to reduce the likelihood of injury, death or loss. These services may include any of the following or related services incident to the application for, issuance, renewal or continuation of, a policy of insurance:

1. surveys;
2. consultation or advice; or
3. inspections.

The "Insurance Consultation Services Exemption Act" of Pennsylvania provides that the Insurance Company, its agents, employees or service contractors acting on its behalf, is not liable for damages from injury, death or loss occurring as a result of any act or omission by any person in the furnishing of or the failure to furnish these services.

The Act does not apply:

1. if the injury, death or loss occurred during the actual performance of the services and was caused by the negligence of the Insurance Company, its agents, employees or service contractors;
2. to consultation services required to be performed under a written service contract not related to a policy of insurance; or
3. if any acts or omissions of the Insurance Company, its agents, employees or service contractors are judicially determined to constitute a crime, actual malice, or gross negligence.

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$

Effective Date

For attachment to Policy or Bond No.

Audit Basis

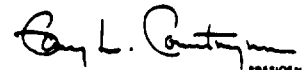
Issued to

Expiration Date

☐ LIBERTY MUTUAL INSURANCE COMPANY

☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

  
SECRETARY

  
PRESIDENT

LOC-1

Countersigned by .....

Authorized Representative

Issued

Sales Office and No.

End. Serial No.

**GENERAL LIABILITY  
AMENDATORY ENDORSEMENT — ADDITIONAL DEFINITION**

It is agreed that the following definition is added:

**"loading or unloading"**, with respect to an **automobile**, means the handling of property after it is moved from the place where it is accepted for movement into or onto an **automobile** or while it is in or on an **automobile** or while it is being moved from an **automobile** to the place where it is finally delivered, but **"loading or unloading"** does not include the movement of property by means of a mechanical device (other than a hand truck) not attached to the **automobile**.

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$

Effective Date

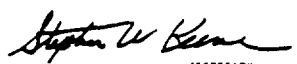

Expiration Date

For attachment to Policy or Bond No.

Audit Basis

Issued to

- ☐ LIBERTY MUTUAL INSURANCE COMPANY  
☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY  
☐ LIBERTY INSURANCE CORPORATION

   
SECRETARY                      PRESIDENT

LOC-1

Countersigned by .....

Authorized Representative

Issued

Sales Office and No.

End. Serial No.

GL 00 19  
(Ed. 07 78)

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

**COVERAGE A — BODILY INJURY LIABILITY**  
**COVERAGE B — PROPERTY DAMAGE LIABILITY**

**ADDITIONAL INSURED**  
**(Vendors — Breed Form)**

It is agreed that the "Persons Insured" provision is amended to include any person or organization (herein referred to as "vendor"), as an insured, but only with respect to the distribution or sale in the regular course of the vendor's business of the named insured's products subject to the following additional provisions:

1. The insurance with respect to the vendor does not apply to:
  - (a) any express warranty unauthorized by the named insured;
  - (b) bodily injury or property damage arising out of
    - (i) any physical or chemical change in the form of the product made intentionally by the vendor,
    - (ii) repacking, unless unpacked solely for the purpose of inspection, demonstration, testing or the substitution of parts under instruction from the manufacturer and then repacked in the original container,
    - (iii) demonstration, installation, servicing or repair operations, except such operations performed at the vendor's premises in connection with the sale of the product, or
    - (iv) products which after distribution or sale by the named insured have been labeled or relabeled or used as a container, part or ingredient of any other thing or substance by or for the vendor.
2. The insurance does not apply to any person or organization, as insured, from whom the named insured has acquired such products or any ingredient, part or container, entering into, accompanying or containing such products.

It is agreed that Ends. #32, and #35 are cancelled.

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$  
Effective Date 7-1-86 Expiration Date 7-1-87  
For attachment to Policy or Bond No. LG1-181-027285-026  
Audit Basis 9  
Issued to The Standard Register Company, et al

☒ LIBERTY MUTUAL INSURANCE COMPANY  
☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

*Stephen W. Keane* SECRETARY *Ray L. Conry* PRESIDENT

LOC-1

Countersigned by

*Bernice M. Neuman*  
Authorized Representative

Issued hj 4-10-87 Sales Office and No. Cinc. 877 End. Serial No. 36

GL 20 15  
(10/1/66)  
LC LG LB

# COMPREHENSIVE GENERAL LIABILITY POLICY

THIS POLICY IS CLASSIFIED IN DIVIDEND CLASS I  
GENERAL CLASS

*W.S. 1000*  
**LIBERTY  
MUTUAL**



*Permanent Record*  
**DO NOT  
DESTROY**

LIBERTY MUTUAL INSURANCE COMPANY • BOSTON

FOR PROMPT INSURANCE SERVICE — CALL YOUR SERVICE OFFICE

(A mutual insurance company, herein called the company)

In consideration of the payment of the premium, in reliance upon the statements in the declarations made a part hereof and subject to all of the terms of this policy, agrees with the **named insured** as follows:

## COVERAGE A—BODILY INJURY LIABILITY

## COVERAGE B—PROPERTY DAMAGE LIABILITY

The company will pay on behalf of the **insured** all sums which the **insured** shall become legally obligated to pay as damages because of

Coverage A. **bodily injury** or

Coverage B. **property damage**

to which this policy applies, caused by an **occurrence**, and the company shall have the right and duty to defend any suit against the **insured** seeking damages on account of such **bodily injury** or **property damage**, even if any of the allegations of the suit are groundless, false or fraudulent, and may make such investigation and settlement of any claim or suit as it deems expedient, but the company shall not be obligated to pay any claim or judgment or to defend any suit after the applicable limit of the company's liability has been exhausted by payment of judgments or settlements.

### Exclusions

This policy does not apply:

- (a) to liability assumed by the **insured** under any contract or agreement except an **incidental contract**; but this exclusion does not apply to a warranty of fitness or quality of the **named insured's products** or a warranty that work performed by or on behalf of the **named insured** will be done in a workmanlike manner;
- (b) to **bodily injury** or **property damage** arising out of the ownership, maintenance, operation, use, loading or unloading of
  - (1) any **automobile** or aircraft owned or operated by or rented or loaned to any **insured**, or
  - (2) any other **automobile** or aircraft operated by any person in the course of his employment by any **insured**;but this exclusion does not apply to the parking of an **automobile** on premises owned by, rented to or controlled by the **named insured** or the ways immediately adjoining, if such **automobile** is not owned by or rented or loaned to any **insured**;
- (c) to **bodily injury** or **property damage** arising out of (1) the ownership, maintenance, operation, use, loading or unloading of any **mobile equipment** while being used in any prearranged or organized racing, speed or demolition contest or in any stunting activity or in practice or preparation for any such contest or activity or (2) the operation or use of any **snowmobile** or trailer designed for use therewith;
- (d) to **bodily injury** or **property damage** arising out of and in the course of the transportation of **mobile equipment** by an **automobile** owned or operated by or rented or loaned to any **insured**;
- (e) to **bodily injury** or **property damage** arising out of the ownership, maintenance, operation, use, loading or unloading of
  - (1) any **watercraft** owned or operated by or rented or loaned to any **insured**, or
  - (2) any other **watercraft** operated by any person in the course of his employment by any **insured**;

but this exclusion does not apply to watercraft while ashore on premises owned by, rented to or controlled by the **named insured**;

- (f) to **bodily injury** or **property damage** arising out of the discharge, dispersal, release or escape of smoke, vapors, soot, fumes, acids, alkalis, toxic chemicals, liquids or gases, waste materials or other irritants, contaminants or pollutants into or upon land, the atmosphere or any water course or body of water; but this exclusion does not apply if such discharge, dispersal, release or escape is sudden and accidental;
- (g) to **bodily injury** or **property damage** due to war, whether or not declared, civil war, insurrection, rebellion or revolution or to any act or condition incident to any of the foregoing, with respect to
  - (1) liability assumed by the **insured** under an **incidental contract**, or
  - (2) expenses for first aid under the Supplementary Payments provision;
- (h) to **bodily injury** or **property damage** for which the **insured** or his indemnitee may be held liable
  - (1) as a person or organization engaged in the business of manufacturing, distributing, selling or serving alcoholic beverages, or
  - (2) if not so engaged, as an owner or lessor of premises used for such purposes, if such liability is imposed
    - (i) by, or because of the violation of, any statute, ordinance or regulation pertaining to the sale, gift, distribution or use of any alcoholic beverage, or
    - (ii) by reason of the selling, serving or giving of any alcoholic beverage to a minor or to a person under the influence of alcohol or which causes or contributes to the intoxication of any person;but part (ii) of this exclusion does not apply with respect to liability of the **insured** or his indemnitee as an owner or lessor described in (2) above;
- (i) to any obligation for which the **insured** or any carrier as his insurer may be held liable under any workmen's compensation, unemployment compensation or disability benefits law, or under any similar law;
- (j) to **bodily injury** to any employee of the **insured** arising out of and in the course of his employment by the **insured** or to any obligation of the **insured** to indemnify another because of damages arising out of such injury; but this exclusion does not apply to liability assumed by the **insured** under an **incidental contract**;
- (k) to **property damage** to
  - (1) property owned or occupied by or rented to the **insured**,
  - (2) property used by the **insured**, or
  - (3) property in the care, custody or control of the **insured** or as to which the **insured** is for any purpose exercising physical control;but parts (2) and (3) of this exclusion do not apply with respect to liability under a written sidetrack agreement and part (3) of this exclusion does not apply with respect to

*3-10*  
*100*

**property damage** (other than to **elevators**) arising out of the use of an **elevator** at premises owned by, rented to or controlled by the **named insured**;

- (l) to **property damage** to premises alienated by the **named insured** arising out of such premises or any part thereof;
- (m) to loss of use of tangible property which has not been physically injured or destroyed resulting from

- (1) a delay in or lack of performance by or on behalf of the **named insured** of any contract or agreement, or
- (2) the failure of the **named insured's products** or work performed by or on behalf of the **named insured** to meet the level of performance, quality, fitness or durability warranted or represented by the **named insured**;

but this exclusion does not apply to loss of use of other tangible property resulting from the sudden and accidental physical injury to or destruction of the **named insured's products** or work performed by or on behalf of the **named insured** after such products or work have been put to use by any person or organization other than an **insured**;

- (n) to **property damage** to the **named insured's products** arising out of such products or any part of such products;
- (o) to **property damage** to work performed by or on behalf of the **named insured** arising out of the work or any portion thereof, or out of materials, parts or equipment furnished in connection therewith;
- (p) to damages claimed for the withdrawal, inspection, repair, replacement, or loss of use of the **named insured's products** or work completed by or for the **named insured** or of any property of which such products or work form a part, if such products, work or property are withdrawn from the market or from use because of any known or suspected defect or deficiency therein.

## II SUPPLEMENTARY PAYMENTS

The company will pay, in addition to the applicable limit of liability:

- (a) all expenses incurred by the company, all costs taxed against the **insured** in any suit defended by the company and all interest on the entire amount of any judgment therein which accrues after entry of the judgment and before the company has paid or tendered or deposited in court that part of the judgment which does not exceed the limit of the company's liability thereon;
- (b) premiums on appeal bonds required in any such suit, premiums on bonds to release attachments in any such suit for an amount not in excess of the applicable limit of liability of this policy, and the cost of bail bonds required of the **insured** because of accident or traffic law violation arising out of the use of any vehicle to which this policy applies, not to exceed \$250 per bail bond, but the company shall have no obligation to apply for or furnish any such bonds;
- (c) expenses incurred by the **insured** for first aid to others at the time of an accident, for **bodily injury** to which this policy applies;
- (d) reasonable expenses incurred by the **insured** at the company's request in assisting the company in the investigation or defense of any claim or suit, including actual loss of earnings not to exceed \$25 per day.

## III PERSONS INSURED

Each of the following is an **insured** under this policy to the extent set forth below:

- (a) if the **named insured** is designated in the declarations as an individual, the person so designated but only with respect to the conduct of a business of which he is the sole proprietor, and the spouse of the **named insured** with respect to the conduct of such a business;
- (b) if the **named insured** is designated in the declarations as a partnership or joint venture, the partnership or joint venture so designated and any partner or member thereof but only with respect to his liability as such;
- (c) if the **named insured** is designated in the declarations as other than an individual, partnership or joint venture, the organization so designated and any executive officer, director or stockholder thereof while acting within the scope of his duties as such;
- (d) any person (other than an employee of the **named insured**) or organization while acting as real estate manager for the **named insured**; and

- (e) with respect to the operation, for the purpose of locomotion upon a public highway, of **mobile equipment** registered under any motor vehicle registration law,

- (i) an employee of the **named insured** while operating such equipment in the course of his employment, and
- (ii) any other person while operating with the permission of the **named insured** any such equipment registered in the name of the **named insured** and any person or organization legally responsible for such operation, but only if there is no other valid and collectible insurance available, either on a primary or excess basis, to such person or organization;

provided that no person or organization shall be an **insured** under this paragraph (e) with respect to:

- (1) **bodily injury** to any fellow employee of such person injured in the course of his employment, or
- (2) **property damage** to property owned by, rented to, in charge of or occupied by the **named insured** or the employer of any person described in subparagraph (ii).

This insurance does not apply to **bodily injury** or **property damage** arising out of the conduct of any partnership or joint venture of which the **insured** is a partner or member and which is not designated in this policy as a **named insured**.

## LIMITS OF LIABILITY

Regardless of the number of (1) **insureds** under this policy, (2) persons or organizations who sustain **bodily injury** or **property damage**, or (3) claims made or suits brought on account of **bodily injury** or **property damage**, the company's liability is limited as follows:

**Coverage A**—The total liability of the company for all damages, including damages for care and loss of services, because of **bodily injury** sustained by one or more persons as the result of any one **occurrence** shall not exceed the limit of **bodily injury** liability stated in the declarations as applicable to "each **occurrence**."

Subject to the above provision respecting "each **occurrence**", the total liability of the company for all damages because of (1) all **bodily injury** included within the **completed operations hazard** and (2) all **bodily injury** included within the **products hazard** shall not exceed the limit of **bodily injury** liability stated in the declarations as "aggregate".

**Coverage B**—The total liability of the company for all damages because of all **property damage** sustained by one or more persons or organizations as the result of any one **occurrence** shall not exceed the limit of **property damage** liability stated in the declarations as applicable to "each **occurrence**".

Subject to the above provision respecting "each **occurrence**", the total liability of the company for all damages because of all **property damage** to which this coverage applies and described in any of the numbered subparagraphs below shall not exceed the limit of **property damage** liability stated in the declarations as "aggregate":

- (1) all **property damage** arising out of premises or operations rated on a remuneration basis or contractor's equipment rated on a receipts basis, including **property damage** for which liability is assumed under any **incidental contract** relating to such premises or operations, but excluding **property damage** included in subparagraph (2) below;
- (2) all **property damage** arising out of and occurring in the course of operations performed for the **named insured** by independent contractors and general supervision thereof by the **named insured**, including any such **property damage** for which liability is assumed under any **incidental contract** relating to such operations, but this subparagraph (2) does not include **property damage** arising out of maintenance or repairs at premises owned by or rented to the **named insured** or structural alterations at such premises which do not involve changing the size of or moving buildings or other structures;
- (3) all **property damage** included within the **products hazard** and all **property damage** included within the **completed operations hazard**.

Such aggregate limit shall apply separately to the **property damage** described in subparagraphs (1), (2) and (3) above, and under subparagraphs (1) and (2), separately with respect to each project away from premises owned by or rented to the **named insured**.

**Coverages A and B**—For the purpose of determining the limit of the company's liability, all **bodily injury** and **property damage** arising out of continuous or repeated exposure to substantially the same general conditions shall be considered as arising out of one occurrence.

## V POLICY TERRITORY

This policy applies only to **bodily injury** or **property damage** which occurs within the **policy territory**.

## VI DEFINITIONS

When used in this policy (including endorsements forming a part hereof):

**"automobile"** means a land motor vehicle, trailer or semi-trailer designed for travel on public roads (including any machinery or apparatus attached thereto), but does not include **mobile equipment**;

**"bodily injury"** means bodily injury, sickness or disease sustained by any person which occurs during the policy period, including death at any time resulting therefrom;

**"completed operations hazard"** includes **bodily injury** and **property damage** arising out of operations or reliance upon a representation or warranty made at any time with respect thereto, but only if the **bodily injury** or **property damage** occurs after such operations have been completed or abandoned and occurs away from premises owned by or rented to the **named insured**. "Operations" include materials, parts or equipment furnished in connection therewith. Operations shall be deemed completed at the earliest of the following times:

- (1) when all operations to be performed by or on behalf of the **named insured** under the contract have been completed,
- (2) when all operations to be performed by or on behalf of the **named insured** at the site of the operations have been completed, or
- (3) when the portion of the work out of which the injury or damage arises has been put to its intended use by any person or organization other than another contractor or subcontractor engaged in performing operations for a principal as a part of the same project.

Operations which may require further service or maintenance work, or correction, repair or replacement because of any defect or deficiency, but which are otherwise complete, shall be deemed completed.

The **completed operations hazard** does not include **bodily injury** or **property damage** arising out of

- (a) operations in connection with the transportation of property, unless the **bodily injury** or **property damage** arises out of a condition in or on a vehicle created by the loading or unloading thereof,
- (b) the existence of tools, uninstalled equipment or abandoned or unused materials, or
- (c) operations for which the classification stated in this policy or in the company's manual specifies "including completed operations";

**"elevator"** means any hoisting or lowering device to connect floors or landings, whether or not in service, and all appliances thereof including any car, platform, shaft, hoistway, stairway, runway, power equipment and machinery; but does not include an **automobile** servicing hoist, or a hoist without a platform outside a building if without mechanical power or if not attached to building walls, or a hoist or material hoist used in alteration, construction or demolition operations, or an inclined conveyor used exclusively for carrying property or a dumbwaiter used exclusively for carrying property and having a compartment height not exceeding four feet;

**"incidental contract"** means any written (1) lease of premises, (2) easement agreement, except in connection with construction or demolition operations on or adjacent to a railroad, (3) undertaking to indemnify a municipality required by municipal ordinance, except in connection with work for the municipality, (4) sidetrack agreement, or (5) **elevator** maintenance agreement;

**"insured"** means any person or organization qualifying as an insured in the "Persons Insured" provision of the applicable insurance coverage. The insurance afforded applies separately to each **insured** against whom claim is made or suit is brought, except with respect to the limits of the company's liability;

**"mobile equipment"** means a land vehicle (including any machinery or apparatus attached thereto), whether or not self-propelled, (1) not subject to motor vehicle registration, or (2) maintained for use exclusively on premises owned by or rented to the **named insured**, including the ways immediately adjoining, or (3) designed for use principally off public roads, or (4) designed or maintained for the sole purpose of affording mobility to equipment of the following types forming an integral part of or permanently attached to such vehicle: power cranes, shovels, loaders, diggers and drills; concrete mixers (other than the mix-in-transit type); graders, scrapers, rollers and other road construction or repair equipment; air-compressors, pumps and generators, including spraying, welding and building cleaning equipment; and geophysical exploration and well-servicing equipment;

**"named insured"** means the person or organization named in Item 1 of the declarations of this policy;

**"named insured's products"** means goods or products manufactured, sold, handled or distributed by the **named insured** or by others trading under his name, including any container thereof (other than a vehicle), but **"named insured's products"** shall not include a vending machine or any property other than such container, rented to or located for use of others but not sold;

**"occurrence"** means an accident, including continuous or repeated exposure to conditions, which results in **bodily injury** or **property damage** neither expected nor intended from the standpoint of the **insured**;

**"policy territory"** means:

- (1) the United States of America, its territories or possessions, or Canada, or
- (2) international waters or air space, provided the **bodily injury** or **property damage** does not occur in the course of travel or transportation to or from any other country, state or nation, or
- (3) anywhere in the world with respect to damages because of **bodily injury** or **property damage** arising out of a product which was sold for use or consumption within the territory described in paragraph (1) above, provided the original suit for such damages is brought within such territory;

**"products hazard"** includes **bodily injury** and **property damage** arising out of the **named insured's products** or reliance upon a representation or warranty made at any time with respect thereto, but only if the **bodily injury** or **property damage** occurs away from premises owned by or rented to the **named insured** and after physical possession of such products has been relinquished to others;

**"property damage"** means (1) physical injury to or destruction of tangible property which occurs during the policy period, including the loss of use thereof at any time resulting therefrom, or (2) loss of use of tangible property which has not been physically injured or destroyed provided such loss of use is caused by an **occurrence** during the policy period.

## CONDITIONS

**Premium** All premiums for this policy shall be computed in accordance with the company's rules, rates, rating plans, premiums and minimum premiums applicable to the insurance afforded herein.

Premium designated in this policy as "advance premium" is a deposit premium only which shall be credited to the amount of the earned premium due at the end of the policy period. At the close of each period (or part thereof terminating with the end of the policy period) designated in the declarations as the audit period the earned premium shall be computed for such period and, upon notice thereof to the **named insured**, shall become due and payable. If the total earned premium for the policy period is less than the premium previously paid, the company shall return to the **named insured** the unearned portion paid by the **named insured**.

The **named insured** shall maintain records of such information as is necessary for premium computation, and shall send copies of such records to the company at the end of the policy period and at such times during the policy period as the company may direct.

**Inspection and Audit** The company shall be permitted but not obligated to inspect the **named insured's** property and operations at any time. Neither the company's right to make inspections nor the making thereof nor any report thereon shall constitute an undertaking, on behalf of or for the benefit of the **named insured** or others, to determine or warrant that such property or operations are safe or healthful, or are in compliance with any law, rule or regulation.



The company may examine and audit the **named insured's** books and records at any time during the policy period and extensions thereof and within three years after the final termination of this policy, as far as they relate to the subject matter of this insurance.

**Financial Responsibility Laws** When this policy is certified as proof of financial responsibility for the future under the provisions of any motor vehicle financial responsibility law, such insurance as is afforded by this policy for **bodily injury** liability or for **property damage** liability shall comply with the provisions of such law to the extent of the coverage and limits of liability required by such law. The **insured** agrees to reimburse the company for any payment made by the company which it would not have been obligated to make under the terms of this policy except for the agreement contained in this paragraph.

#### **Insured's Duties in the Event of Occurrence, Claim or Suit**

- (a) In the event of an **occurrence**, written notice containing particulars sufficient to identify the **insured** and also reasonably obtainable information with respect to the time, place and circumstances thereof, and the names and addresses of the injured and of available witnesses, shall be given by or for the **insured** to the company or any of its authorized agents as soon as practicable.
- (b) If claim is made or suit is brought against the **insured**, the **insured** shall immediately forward to the company every demand, notice, summons or other process received by him or his representative.
- (c) The **insured** shall cooperate with the company and, upon the company's request, assist in making settlements, in the conduct of suits and in enforcing any right of contribution or indemnity against any person or organization who may be liable to the **insured** because of injury or damage with respect to which insurance is afforded under this policy; and the **insured** shall attend hearings and trials and assist in securing and giving evidence and obtaining the attendance of witnesses. The **insured** shall not, except at his own cost, voluntarily make any payment, assume any obligation or incur any expense other than for first aid to others at the time of accident.

**5 Action Against Company** No action shall lie against the company unless, as a condition precedent thereto, there shall have been full compliance with all of the terms of this policy, nor until the amount of the **insured's** obligation to pay shall have been finally determined either by judgment against the **insured** after actual trial or by written agreement of the **insured**, the claimant and the company.

Any person or organization or the legal representative thereof who has secured such judgment or written agreement shall thereafter be entitled to recover under this policy to the extent of the insurance afforded by this policy. No person or organization shall have any right under this policy to join the company as a party to any action against the **insured** to determine the **insured's** liability, nor shall the company be impleaded by the **insured** or his legal representative. Bankruptcy or insolvency of the **insured** or of the **insured's** estate shall not relieve the company of any of its obligations hereunder.

**6 Other Insurance** The insurance afforded by this policy is primary insurance, except when stated to apply in excess of or contingent upon the absence of other insurance. When this insurance is primary and the **insured** has other insurance which is stated to be applicable to the loss on an excess or contingent basis, the amount of the company's liability under this policy shall not be reduced by the existence of such other insurance.

When both this insurance and other insurance apply to the loss on the same basis, whether primary, excess or contingent, the company shall not be liable under this policy for a greater proportion of the loss than that stated in the applicable contribution provision below:

- (a) **Contribution by Equal Shares** If all of such other valid and collectible insurance provides for contribution by equal shares, the company shall not be liable for a greater proportion of such loss than would be payable if each insurer contributes

an equal share until the share of each insurer equals the lowest applicable limit of liability under any one policy or the full amount of the loss is paid, and with respect to any amount of loss not so paid the remaining insurers then continue to contribute equal shares of the remaining amount of the loss until each such insurer has paid its limit in full or the full amount of the loss is paid.

- (b) **Contribution by Limits** If any of such other insurance does not provide for contribution by equal shares, the company shall not be liable for a greater proportion of such loss than the applicable limit of liability under this policy for such loss bears to the total applicable limit of liability of all valid and collectible insurance against such loss.

**Subrogation** In the event of any payment under this policy, the company shall be subrogated to all the **insured's** rights of recovery therefor against any person or organization and the **insured** shall execute and deliver instruments and papers and do whatever else is necessary to secure such rights. The **insured** shall do nothing after loss to prejudice such rights.

**Changes** Notice to any agent or knowledge possessed by any agent or by any other person shall not effect a waiver or a change in any part of this policy or estop the company from asserting any right under the terms of this policy; nor shall the terms of this policy be waived or changed, except by endorsement issued to form a part of this policy, signed by the President or a Vice President, and the Secretary or an Assistant Secretary of the company and, if such signatures are facsimile signatures, countersigned by a duly authorized representative of the company.

**Assignment** Assignment of interest under this policy shall not bind the company until its consent is endorsed hereon; if, however, the **named insured** shall die, such insurance as is afforded by this policy shall apply (1) to the **named insured's** legal representative, as the **named insured**, but only while acting within the scope of his duties as such, and (2) with respect to the property of the **named insured**, to the person having proper temporary custody thereof, as **insured**, but only until the appointment and qualification of the legal representative.

**Three Year Policy** If this policy is issued for a period of three years any limit of the company's liability stated in this policy as "aggregate" shall apply separately to each consecutive annual period thereof.

**Cancellation** This policy may be cancelled by the **named insured** by mailing to the company written notice stating when thereafter the cancellation shall be effective. This policy may be cancelled by the company by mailing to the **named insured** at the address shown in this policy, written notice stating when not less than ten days thereafter such cancellation shall be effective. The mailing of notice as aforesaid shall be sufficient proof of notice. The effective date of cancellation stated in the notice shall become the end of the policy period. Delivery of such written notice either by the **named insured** or by the company shall be equivalent to mailing.

If the **named insured** cancels, earned premium shall be computed in accordance with the customary short rate table and procedure. If the company cancels, earned premium shall be computed pro rata. Premium adjustment may be made either at the time cancellation is effected or as soon as practicable after cancellation becomes effective, but payment or tender of unearned premium is not a condition of cancellation.

**Declarations** By acceptance of this policy, the **named insured** agrees that the statements in the declarations are his agreements and representations, that this policy is issued in reliance upon the truth of such representations and that this policy embodies all agreements existing between himself and the company or any of its agents relating to this insurance.

**Mutual Policy Conditions** This policy is nonassessable. The policyholder is a member of the company and shall participate, to the extent and upon the conditions fixed and determined by the board of directors in accordance with the provisions of law, in the distribution of dividends so fixed and determined.

In witness whereof, the company has caused this policy to be signed by its President and Secretary at Boston, Massachusetts, and countersigned on the declarations page by a duly authorized representative of the company.

*Bruce E. Doorman*

SECRETARY

*Ray L. Countryman*

PRESIDENT

THIS ENDORSEMENT APPLIES TO ALL LIABILITY AND MEDICAL PAYMENTS COVERAGES AFFORDED BY THIS POLICY, INCLUDING ANY SUCH COVERAGES ADDED BY ENDORSEMENT EITHER AT INCEPTION OR DURING THE POLICY PERIOD, EXCEPT UNDER COMPREHENSIVE PERSONAL AND FARMER'S COMPREHENSIVE PERSONAL INSURANCE.

NUCLEAR ENERGY LIABILITY EXCLUSION ENDORSEMENT  
(Broad Form)

It is agreed that:

I. The policy does not apply:

A. Under any Liability Coverage, to **bodily injury** or **property damage**

- (1) with respect to which an **insured** under the policy is also an insured under a nuclear energy liability policy issued by Nuclear Energy Liability Insurance Association, Mutual Atomic Energy Liability Underwriters or Nuclear Insurance Association of Canada, or would be an insured under any such policy but for its termination upon exhaustion of its limit of liability; or
- (2) resulting from the **hazardous properties** of **nuclear material** and with respect to which (a) any person or organization is required to maintain financial protection pursuant to the Atomic Energy Act of 1954, or any law amendatory thereof, or (b) the **insured** is, or had this policy not been issued would be, entitled to indemnity from the United States of America, or any agency thereof, under any agreement entered into by the United States of America, or any agency thereof, with any person or organization.

B. Under any Medical Payments Coverage, or under any Supplementary Payments provision relating to first aid, to expenses incurred with respect to **bodily injury** resulting from the **hazardous properties** of **nuclear material** and arising out of the operation of a **nuclear facility** by any person or organization.

C. Under any Liability Coverage, to **bodily injury** or **property damage** resulting from the **hazardous properties** of **nuclear material**, if

- (1) the **nuclear material** (a) is at any **nuclear facility** owned by, or operated by or on behalf of, an **insured** or (b) has been discharged or dispersed therefrom;
- (2) the **nuclear material** is contained in **spent fuel** or **waste** at any time possessed, handled, used, processed, stored, transported or disposed of by or on behalf of an **insured**; or
- (3) the **bodily injury** or **property damage** arises out of the furnishing by an **insured** of services, materials, parts or equipment in connection with the planning, construction, maintenance, operation or use of any **nuclear facility**, but if such facility is located within the United States of America, its territories or possessions or Canada, this exclusion (3) applies only to **property damage** to such **nuclear facility** and any property thereat.

II. As used in this endorsement:

"**hazardous properties**" include radioactive, toxic or explosive properties;

"**nuclear material**" means **source material**, **special nuclear material** or **byproduct material**;

"**source material**", "**special nuclear material**", and "**byproduct material**" have the meanings given them in the Atomic Energy Act of 1954 or in any law amendatory thereof;

"**spent fuel**" means any fuel element or fuel component, solid or liquid, which has been used or exposed to radiation in a **nuclear reactor**;

"**waste**" means any waste material (1) containing **byproduct material** and (2) resulting from the operation by any person or organization of any **nuclear facility** included within the definition of **nuclear facility** under paragraph (a) or (b) thereof;

"**nuclear facility**" means

- (a) any **nuclear reactor**,
- (b) any equipment or device designed or used for (1) separating the isotopes of uranium or plutonium, (2) processing or utilizing **spent fuel**, or (3) handling, processing or packaging **waste**,
- (c) any equipment or device used for the processing, fabricating or alloying of **special nuclear material** if at any time the total amount of such material in the custody of the **insured** at the premises where such equipment or device is located consists of or contains more than 25 grams of plutonium or uranium 233 or any combination thereof, or more than 250 grams of uranium 235,
- (d) any structure, basin, excavation, premises or place prepared or used for the storage or disposal of **waste**,

and includes the site on which any of the foregoing is located, all operations conducted on such site and all premises used for such operations;

"**nuclear reactor**" means any apparatus designed or used to sustain nuclear fission in a self-supporting chain reaction or to contain a critical mass of fissionable material;

"**property damage**" includes all forms of radioactive contamination of property.

NEW YORK—It is further agreed that the provisions of this endorsement are not applicable to any automobile which is subject to the New York Motor Vehicle Financial Security Act.

LIBERTY MUTUAL INSURANCE COMPANY

*Bruce E. Boorman*

SECRETARY

*Gay L. Countryman*

PRESIDENT

G320  
10/1/66

# SHORT RATE CANCELTATION TABLE

Days Policy in Force	Per Cent of One Year Premium	Days Policy in Force	Per Cent of One Year Premium
1	. . .	5	154-156 . . . 53
2	. . .	6	157-160 . . . 54
3- 4	. . .	7	161-164 . . . 55
5- 6	. . .	8	165-167 . . . 56
7- 8	. . .	9	168-171 . . . 57
9- 10	. . .	10	172-175 . . . 58
11- 12	. . .	11	176-178 . . . 59
13- 14	. . .	12	179-182 (6 mos.) 60
15- 16	. . .	13	183-187 . . . 61
17- 18	. . .	14	188-191 . . . 62
19- 20	. . .	15	192-196 . . . 63
21- 22	. . .	16	197-200 . . . 64
23- 25	. . .	17	201-205 . . . 65
26- 29	. . .	18	206-209 . . . 66
30- 32 (1 mo.)	. . .	19	210-214 (7 mos.) 67
33- 36	. . .	20	215-218 . . . 68
37- 40	. . .	21	219-223 . . . 69
41- 43	. . .	22	224-228 . . . 70
44- 47	. . .	23	229-232 . . . 71
48- 51	. . .	24	233-237 . . . 72
52- 54	. . .	25	238-241 . . . 73
55- 58	. . .	26	242-246 (8 mos.) 74
59- 62 (2 mos.)	. . .	27	247-250 . . . 75
63- 65	. . .	28	251-255 . . . 76
66- 69	. . .	29	256-260 . . . 77
70- 73	. . .	30	261-264 . . . 78
74- 76	. . .	31	265-269 . . . 79
77- 80	. . .	32	270-273 (9 mos.) 80
81- 83	. . .	33	274-278 . . . 81
84- 87	. . .	34	279-282 . . . 82
88- 91 (3 mos.)	. . .	35	283-287 . . . 83
92- 94	. . .	36	288-291 . . . 84
95- 98	. . .	37	292-296 . . . 85
99-102	. . .	38	297-301 . . . 86
103-105	. . .	39	302-305 (10 mos.) 87
106-109	. . .	40	306-310 . . . 88
110-113	. . .	41	311-314 . . . 89
114-116	. . .	42	315-319 . . . 90
117-120	. . .	43	320-323 . . . 91
121-124 (4 mos.)	. . .	44	324-328 . . . 92
125-127	. . .	45	329-332 . . . 93
128-131	. . .	46	333-337 (11 mos.) 94
132-135	. . .	47	338-342 . . . 95
136-138	. . .	48	343-346 . . . 96
139-142	. . .	49	347-351 . . . 97
143-146	. . .	50	352-355 . . . 98
147-149	. . .	51	356-360 . . . 99
150-153 (5 mos.)	. . .	52	361-365 (12 mos.) 100

If the policy has been in effect for twelve months or less, the above table applies. If the policy has been in effect for more than twelve months, the earned premium shall be determined as follows: (1) Determine full annual premium as for a policy written for a term of one year. (2) Deduct such premium from the full policy premium, and on the remainder calculate the pro rata earned premium on the basis of the ratio of the length of time beyond one year the policy has been in effect to the length of time beyond one year for which the policy was originally written. (3) Add premium produced in accordance with provisions (1) and (2) to obtain earned premium during period policy has been in effect.

## COMPREHENSIVE GENERAL LIABILITY POLICY



**THIS POLICY IS NONASSESSABLE.**

**OFFICES  
IN  
PRINCIPAL CITIES  
THROUGHOUT  
THE  
UNITED STATES  
AND  
CANADA**

## DECLARATIONS

LIBERTY  
MUTUAL

LIBERTY MUTUAL INSURANCE COMPANY - BOSTON

COMPREHENSIVE GENERAL  
LIABILITY POLICY

POLICY NO.	TD/CD	SALES OFFICE	CODE	SALES REPRESENTATIVE	CODE	N/R	1ST YEAR
LG1-181-027285-022	23/6	Cincinnati	877	Nelson	6743	2	77

Item 1. Named Insured The Standard Register Company 02 72 85

P.O. Box 1167

Address Dayton, OH 45401

Attn: Risk Management Department

The named insured is: Individual ☐, Partnership ☐, Corporation ☒, Other ☐

Business of named insured is: See Item 4

Item 2. Policy Period: From Mo. 7 Day 1 Year 82 to Mo. 7 Day 1 Year 83  
12:01 A.M., standard time at the address of the named insured as stated herein.

Audit Basis: At Expiration ☐, Annual ☐, Semi-Annual ☐, Quarterly ☐, Monthly ☒, Flat Charge ☐

Item 3. The insurance afforded is only with respect to such of the following Coverages as are indicated by specific premium charge or charges. The limit of the company's liability against each such Coverage shall be as stated herein, subject to all the terms of this policy having reference thereto.

COVERAGES	LIMITS OF LIABILITY	ADVANCE PREMIUMS
A — BODILY INJURY LIABILITY Deductible Endorsement	\$ 1,000,000 each occurrence \$ 1,000,000 aggregate Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	\$ 11,000
B — PROPERTY DAMAGE LIABILITY Deductible Endorsement	\$ 1,000,000 each occurrence \$ 1,000,000 aggregate Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	\$ 8,600
MINIMUM PREMIUMS: Bodily Injury Liability \$ 11,000 Property Damage Liability \$ 8,600	TOTAL ADVANCE PREMIUM	\$ 19,600

Item 4. Computation of Premiums

Classification and Locations	Code No.	Premium Base	Rates		Advance Premiums		
			Bodily Injury Liability	Property Damage Liability	Bodily Injury Liability	Property Damage Liability	
See Extension Schedule Attached					Code 326 <input type="checkbox"/> 327 <input type="checkbox"/> 328 <input checked="" type="checkbox"/>		

The policy, including all endorsements issued therewith, is hereby countersigned by

Authorized Representative

Work Units	Typed	Periodic Payment	Rating Basis	Audit Basis	Home State	Pol. H.G.	Renewal of	Accounting Entry
1-	13-82	\$	R <input type="checkbox"/> NR <input checked="" type="checkbox"/>	9	PA	S <input type="checkbox"/>	LG1- 021	\$ Dividend for Exp. Period

\*1N00\*

### CHANGE OF FACSIMILE SIGNATURE

The facsimile signature of Stephen W. Keene is hereby substituted for the facsimile signature of Bruce E. Boorman wherever it may appear in this policy or in any endorsement issued to form a part hereof.

LIBERTY MUTUAL INSURANCE COMPANY  
LIBERTY MUTUAL FIRE INSURANCE COMPANY

*Stephen W. Keene*  
SECRETARY

*Gary L. Countryman*  
PRESIDENT

2292

PRINTED  
IN  
U.S.A.

### CHANGE OF FACSIMILE SIGNATURE

The facsimile signature of Gary L. Countryman is hereby substituted for the facsimile signature of Melvin B. Bradshaw wherever it may appear in this policy or in any endorsement issued to form a part hereof.

LIBERTY MUTUAL INSURANCE COMPANY  
LIBERTY MUTUAL FIRE INSURANCE COMPANY

*Bruce E. Boorman*  
SECRETARY

*Gary L. Countryman*  
PRESIDENT

2289

PRINTED  
IN  
U.S.A.

Item 4. *Declarations — Schedule —*  
*General Liability Hazards*

CLASSIFICATION AND LOCATIONS	PREMIUM BASE	RATES		ADVANCE PREMIUMS	
		BODILY INJURY LIABILITY	PROPERTY DAMAGE LIABILITY	BODILY INJURY LIABILITY	PROPERTY DAMAGE LIABILITY
				328	
All operations of the named insured (including M & C, O/CP, P/F, GL 04 04, Elevator Charge, Foreign Coverage, Employee Benefits Coverage, Lawyers Professional Liability) in connection with the design, manufacturing, sale and installation of business forms and systems, autographic registers and forms, and feeding and handling equipment 20050				Discounted Flat Charge	
				11,000	8,600

1 = Minimum Premium

EXTENSION SCHEDULE

Elevator Inspection Charge 65210

<u>Ohio</u>		<u>Premium Charge</u>
626 Albany St., Dayton	1 Passenger 2 Freight	No .
122 Campbell St., Dayton	1 Freight	Premium
22 Powers St., Dayton	1 Freight	
737 W. Stewart St., Dayton	1 Passenger 1 Freight	Charge

**AMENDMENT OF POLICY PROVISIONS FOR GENERAL-AUTOMOBILE  
LIABILITY INSURANCE—WISCONSIN**

When this policy is issued or delivered in the State of Wisconsin it is agreed that:

1. Paragraph (a) of the Condition entitled "Insured's Duties in the Event of Occurrence, Claim or Suit" is amended to read:

**Insured's Duties in the Event of Occurrence, Claim or Suit**

(a) In the event of an **occurrence**, written notice containing particulars sufficient to identify the **insured** and also reasonably obtainable information with respect to the time, place and circumstances thereof, and the names and addresses of the injured and of available witnesses, shall be given by or for the **insured** to the company or any of its authorized agents as soon as reasonably possible.

2. Paragraphs (b) and (c) of the Automobile Physical Damage Insurance Condition entitled "Named Insured's Duties in Event of Loss" are amended to read:

(b) give notice thereof (i) to the company or any of its authorized agents within 20 days following the date the loss occurs, provided that failure to give such notice within the time specified shall not invalidate any claim made by the **named insured** if it shall be shown not to have been reasonably possible to give such notice within the prescribed time and that such notice was given as soon as reasonably possible, and also (ii) in the event of theft or larceny, promptly to the police;

(c) file with the company, within 91 days after loss, his sworn proof of loss in such form and including such information as the company may reasonably require and, upon the company's request, shall exhibit the damaged property and submit to examination under oath; however, if proof of loss is filed as soon as possible and within one year after the time limit, failure to file proof of loss within the time limit shall not invalidate or reduce any claim by the **named insured** unless the company is prejudiced thereby and it was reasonably possible to meet the time limit.

3. The Condition entitled "Changes" is amended to read:

**Changes.** The terms of this policy shall not be changed, except by endorsement issued to form a part of this policy.

Knowledge by an agent of the company of any fact which breaches a condition of the policy shall be knowledge of the company if such fact is known to the agent at the time the policy is issued or an application made or thereafter becomes known to the agent in the course of his dealings as an agent with the **named insured**. Any fact which breaches a condition of the policy and is known to the agent prior to loss shall not void the policy or defeat a recovery thereon in the event of loss.

4. The following paragraph is added to the Condition entitled "Declarations":

No misrepresentation or breach of affirmative warranty made by the **named insured** or in his behalf in the negotiation of this policy affects the company's obligation under this policy unless the company relies on it and it is either material or made with intent to deceive, or unless the facts misrepresented or falsely warranted contribute to the loss. No failure of a condition prior to the loss and no breach of a promissory warranty affects the company's obligation under

this policy unless it exists at the time of the loss and either increases the risk at the time of loss or contributes to the loss. The provisions of this condition do not apply to failure to render payment of premium.

5. With respect only to such insurance as is afforded by the policy for **bodily injury** liability or **property damage** liability arising out of the ownership, maintenance or use of motor vehicles:

(a) The company shall not cancel nor refuse to renew this policy solely because of the age, sex, residence, race, color, creed, religion, national origin, ancestry, marital status or occupation of any person who is an **insured** under this policy.

(b) If the **named insured** is an individual, the "Persons Insured" provision is amended to include as an **insured** any person using a motor vehicle owned by the **named insured** which is designed to transport or draw persons or property on the public highways with the permission of an adult member of the **named insured's** household other than a chauffeur or domestic servant, and any other person or organization but only with respect to his or its liability because of acts or omissions of such an **insured**.

6. If an action for **bodily injury** or **property damage** is brought in Wisconsin, the Condition entitled "Action Against Company" is amended to read:

**Action Against Company.** No action shall lie against the company unless, as a condition precedent thereto, there shall have been full compliance by the **insured** with all of the terms of this policy.

Any person or organization or the legal representative thereof who has secured a judgment against the **insured** shall be entitled to recover under this policy to the extent of the insurance afforded by this policy. Bankruptcy or insolvency of the **insured** or of the **insured's** estate shall not relieve the company of any of its obligations hereunder.

7. The following Conditions are added:

**A. Cancellation by Company Limited**

After this policy has been in effect for sixty days or, if this policy is a renewal, effective immediately, the company shall not exercise its right to cancel the insurance unless the **named insured** fails to discharge when due any of his obligations in connection with the payment of premium for this policy or any installment thereof, whether payable directly to the company or its agent or indirectly under any premium finance plan or extension of credit.

This agreement shall apply to each successive policy period for which the company consents to renew or continue this policy but nothing herein shall obligate the company to renew or continue this policy beyond the expiration of any annual period commencing with its original effective date, provided that, if this policy is written without a fixed expiration date or for a policy period longer than one year, this policy may be terminated by the company effective on the expiration of any such annual period by mailing to the **insured** named in Item 1 of the declarations at the address shown in this policy, written notice of such termination not less than thirty days prior to the expiration of such annual period. The mailing of notice as aforesaid shall be sufficient



**AMENDMENT OF POLICY PROVISIONS FOR GENERAL-AUTOMOBILE  
LIABILITY INSURANCE—WISCONSIN—(Continued)**

proof of notice. Delivery of such written notice by the company shall be equivalent to mailing.

Notwithstanding the failure of the company to comply with the foregoing provisions of this Condition, this policy shall terminate on the effective date of any other insurance policy issued as a replacement for any insurance afforded by this policy, with respect to any such insurance to which both such policies apply.

**B Renewal**

If the company elects not to renew this policy, it shall mail to the insured named in Item 1 of the declarations at the address shown in this policy, written notice of such non-renewal not less than thirty days prior to the expiration date.

Notwithstanding the failure of the company to comply with the foregoing provisions, this policy shall terminate

1. on such expiration date, if

- (a) the named insured has notified the company or its agent that he does not wish this policy to be renewed, or

- (b) if the company has mailed notice of renewal premium due to the named insured not more than 45 days nor less than 10 days prior to the expiration date, stating clearly that the policy will terminate on the expiration date if the named insured has failed to pay the renewal premium by such expiration date;

2. on the effective date of any other insurance policy issued as a replacement for any insurance afforded by this policy, with respect to any such insurance to which both such policies apply.

The mailing of notice as aforesaid shall be sufficient proof of notice. Delivery of such written notice shall be equivalent to mailing.

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$

Effective Date

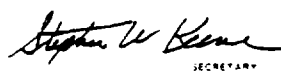
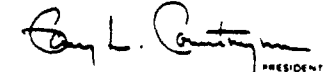
Expiration Date

For attachment to Policy or Bond No. LG1-181-027285-022

Audit Basis

Issued to

☒ LIBERTY MUTUAL INSURANCE COMPANY  
☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

   
SECRETARY PRESIDENT

LOC-1

Countersigned by

Authorized Representative

Issued

Sales Office and No

End. Serial No. 33

## VERMONT STATUTORY ENDORSEMENT

It is agreed that the policy is amended, in conformity with Vermont statutory requirements, to include the following provisions:

1. The company shall pay and satisfy any judgment that may be recovered against the insured upon any claim covered by this policy to the extent and within the limits of liability assumed thereby, and shall protect the insured against the levy of any execution issued upon any such judicial judgment or claim against the insured. No limitation of liability in the policy shall be valid if, after a judgment has been rendered against the insured in respect to his legal liability for damages in a particular instance, the company continues the litigation by an appeal or otherwise, unless the insured shall stipulate with the company, agreeing to continue such litigation.

2. No action shall lie against the company to recover for any loss under this policy, unless brought within one year after the amount of such loss is made certain either by judgment against the insured after final determination of the litigation or by agreement between the parties with the written consent of the company.

3. The insolvency or bankruptcy of the insured shall not release the company from the payment of damages for injury sustained or loss occasioned during the life of the policy, and in case of such insolvency or bankruptcy an action may be maintained by the injured person or claimant against the company under the terms of the policy for the amount of any judgment obtained against the insured not exceeding the limits of the policy.

4. Payment of any judicial judgment or claim by the insured for any of the company's liability hereunder shall not bar the insured from any action or right of action against the company. In case of payment of loss or expense under this policy, the company shall be subrogated to all rights of the insured against any party, as respects such loss or expense, to the amount of such payment, and the insured shall execute all papers required and shall cooperate with the company to secure to the company such rights.

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$

Effective Date

Expiration Date


For attachment to Policy or Bond No. LG1-181-027285-022


Audit Basis

Issued to

☒ LIBERTY MUTUAL INSURANCE COMPANY

☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

  
SECRETARY

  
PRESIDENT

LOC-1

Countersigned by .....

Authorized Representative

**1788**  
**Vermont**

Printed  
in  
U.S.A.

Issued

Sales Office and No.

End. Serial No. 32


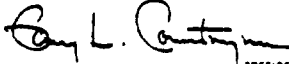
**Amendatory Endorsement — Notice**  
**(Texas)**

As respects **bodily injury** liability coverage and **property damage** liability coverage, unless the company is prejudiced by the **insured's** failure to comply with the requirement, any provision of this policy requiring the **insured** to give notice of action, **occurrence** or loss, or requiring the **insured** to forward demands, notices, summons or other legal process, shall not bar liability under this policy.

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$  
Effective Date                      Expiration Date  
For attachment to Policy or Bond No. LG1-181-027285-022  
Audit Basis  
Issued to

☒ LIBERTY MUTUAL INSURANCE COMPANY  
☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

   
SECRETARY                      PRESIDENT

LOC-1

Countersigned by .....  
Authorized Representative

Issued

Sales Office and No

End. Serial No. 31

GL 01 03  
(5/1/73)

**AMENDMENT OF "ALCOHOLIC BEVERAGE" EXCLUSION — SOUTH CAROLINA**

It is agreed that that part of the alcoholic beverage exclusion which relates to the selling, serving or giving of any alcoholic beverage (a) to a person under the influence of alcohol or (b) which causes or contributes to the intoxication of any person, is deleted.

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$

Effective Date

Expiration Date


For attachment to Policy or Bond No. LG1-181-027285-022

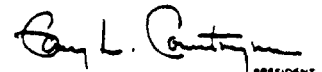
Audit Basis

Issued to

☒ LIBERTY MUTUAL INSURANCE COMPANY

☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

  
SECRETARY

  
PRESIDENT

LOC-1

Countersigned by .....

Authorized Representative

Issued

Sales Office and No.

End. Serial No. 30

GL 01 04  
(10/1/66)  
LG LO LM

## PARTICIPATION PROVISION ENDORSEMENT — OREGON

It is unlawful in Oregon for an insurer to promise to pay policyholder dividends for any unexpired portion of the policy term or to misrepresent the conditions for dividend payment. Dividends will be due and payable only for a policy period that has expired, and only if declared by and under conditions prescribed by the Board of Directors of the Insurer.

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$

Effective Date

Expiration Date

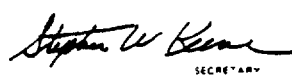
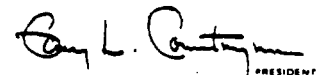
For attachment to Policy or Bond No. LG1-181-027285-022

Audit Basis

Issued to

☒ LIBERTY MUTUAL INSURANCE COMPANY

☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

   
SECRETARY PRESIDENT

LOC-1

Countersigned by .....

Authorized Representative

Issued

Sales Office and No.

End. Serial No. 29

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

**COMPREHENSIVE GENERAL LIABILITY INSURANCE  
COMPLETED OPERATIONS AND PRODUCTS LIABILITY INSURANCE  
CONTRACTUAL LIABILITY INSURANCE  
MANUFACTURERS AND CONTRACTORS LIABILITY INSURANCE  
OWNERS AND CONTRACTORS PROTECTIVE LIABILITY INSURANCE  
OWNERS, LANDLORDS AND TENANTS LIABILITY INSURANCE  
SMP LIABILITY INSURANCE**

**PESTICIDE OR HERBICIDE APPLICATOR COVERAGE  
(NORTH CAROLINA AND PENNSYLVANIA)**

It is agreed that with respect to the use or sale of pesticides or herbicides the exclusion relating to contamination or pollution is replaced by the following:

The insurance does not apply to **bodily injury or property damage** arising out of the discharge, dispersal, release or escape of smoke, vapors, soot, fumes, acids, alkalis, toxic chemicals, liquids or gases, waste materials or other irritants, contaminants or pollutants into or upon land, the atmosphere or any watercourse or body of water; but this exclusion does not apply:

- (1) if such discharge, dispersal, release or escape is sudden and accidental, or
- (2) if the **named insured** and the **named insured's** employees are certified by a federal or state agency to use or sell pesticides or herbicides.

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$

Effective Date

Expiration Date


For attachment to Policy or Bond No. LG1-181-027285-022

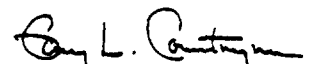
Audit Basis

Issued to

☒ LIBERTY MUTUAL INSURANCE COMPANY

☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

  
SECRETARY

  
PRESIDENT

LOC-1

Countersigned by .....

Authorized Representative

Issued

Sales Office and No.

End. Serial No. 28

GL 04 17 06 79

**AMENDMENT OF TERMINATION PROVISIONS FOR GENERAL  
LIABILITY INSURANCE — NEW JERSEY**

It is agreed that:

- A. The second sentence in the first paragraph of the "Cancellation" Condition is replaced by the following:

If the **named insured** fails to discharge when due any of his obligations in connection with the payment of premium or any installment of such premium, whether payable directly to the company or its agent, or indirectly under any premium finance plan or extension of credit, this policy may be cancelled by the company by mailing to the **named insured**, at the address shown in this policy written notice stating when not less than ten days thereafter such cancellation shall be effective. With respect to cancellation for a reason other than non-payment of premium, this policy may be cancelled by mailing to the **named insured** at the address shown in this policy, written notice stating when not less than thirty days thereafter such cancellation shall be effective.

- B. The following Condition is added:

**Renewal**

If the company elects not to renew this policy, it shall mail to the **named insured**, at the address shown in this policy written notice of nonrenewal at least thirty days prior to the expiration date of this policy; provided that, notwithstanding the failure of the company to comply with the foregoing provisions of this paragraph, this policy shall terminate automatically on such expiration date, if the **named insured** has failed to discharge when due any of his obligations in connection with the payment of premium or any installment of such premium, whether payable directly to the company or its agent or indirectly under any premium finance plan or extension of credit.

The mailing of notice as aforesaid shall be sufficient proof of notice. Delivery of such written notice shall be equivalent to mailing.

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$

Effective Date

For attachment to Policy or Bond No.

Audit Basis

Issued to

Expiration Date

LG1-181-027285-022

☒ LIBERTY MUTUAL INSURANCE COMPANY

☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

*Blair E. Boorman*  
SECRETARY

*Malcolm S. Chastleton*  
PRESIDENT

Work Units 1 -

Countersigned by

Authorized Representative

Issued

Sales Office and No.

End. Serial No. 27

GL 02 03  
(6/14/76)



**MOBILE EQUIPMENT — NEW HAMPSHIRE**

It is agreed that the insurance afforded by the New Hampshire Statutory Motor Vehicle Liability Policy endorsement forming a part of the policy applies only with respect to mobile equipment owned by the named insured and registered in the State of New Hampshire.

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$  
Effective Date                      Expiration Date  
For attachment to Policy or Bond No. LG1-181-027285-022  
Audit Basis  
Issued to

☒ LIBERTY MUTUAL INSURANCE COMPANY  
☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

   
SECRETARY                      PRESIDENT

LOC-1

Countersigned by .....  
Authorized Representative

L-G5014    7/12/67    Issued  
LC LG LM LO

Sales Office and No.

End. Serial No.    26

PRINTED  
U.S.A.



**COMPREHENSIVE GENERAL LIABILITY INSURANCE  
MANUFACTURERS' AND CONTRACTORS' LIABILITY INSURANCE  
OWNERS' AND CONTRACTORS' PROTECTIVE LIABILITY INSURANCE  
OWNERS', LANDLORDS' AND TENANTS' LIABILITY INSURANCE  
PREMISES MEDICAL PAYMENTS INSURANCE  
STOREKEEPER'S INSURANCE**

It is agreed that the exclusion relating to the operation or use of any snowmobile or trailer designed for use therewith applies only if the **bodily injury or property damage** occurs away from premises owned by, rented to or controlled by the **named insured**.

*Stephen W. Kean* *Gay L. Countryman*  
SECRETARY PRESIDENT

GL 01 15  
(1/1/73)

**AMENDMENT OF CANCELLATION CONDITION  
(Michigan)**

It is agreed that the first paragraph of the Cancellation Condition is amended to read as follows:

This policy may be cancelled by the **named insured** by mailing to the company written notice stating when thereafter the cancellation shall be effective. This policy may be cancelled by the company by mailing to the **named insured** at his address last known to the company or its authorized agent written notice stating when not less than ten days thereafter such cancellation shall be effective. The effective date of cancellation stated in the notice shall become the end of the policy period. Delivery of such written notice either by the **named insured** or by the company shall be equivalent to mailing.

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$

Effective Date

Expiration Date

For attachment to Policy or Bond No. LG1-181-027285-022

Audit Basis

Issued to

☒ LIBERTY MUTUAL INSURANCE COMPANY

☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

*Anna E. Looman*  
SECRETARY

*Malcolm S. Bradshaw*  
PRESIDENT

Work Units 1 -

Countersigned by .....

Authorized Representative

Issued

Sales Office and No.

End. Serial No. 24

GL 02 04  
10/70

Printed  
in U.S.A.

## EXCLUSION OF CERTAIN INJURIES RELATED TO INJURIES TO EMPLOYEES

It is agreed that this policy does not apply to any loss or injury sustained by a spouse, child or other relative or dependent of any employee of the insured because of **bodily injury** to such employee arising out of and in the course of his or her employment.

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$

Effective Date


Expiration Date

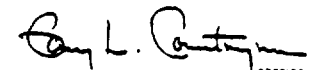
For attachment to Policy or Bond No. LG1-181-027285-022

Audit Basis

Issued to

- ☒ LIBERTY MUTUAL INSURANCE COMPANY  
☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

  
SECRETARY

  
PRESIDENT

LOC-1

Countersigned by .....

Authorized Representative

Issued

Sales Office and No.

End. Serial No. 23

L-G 3020  
(10-81)

**ACTION AGAINST COMPANY AMENDMENT  
(Massachusetts)**

It is agreed that the clause "nor shall the company be impleaded by the insured or his legal representative" in the Action Against Company Condition shall not apply to any right of impleader under Rule 14 of the Massachusetts Rules of Civil Procedure, 365 Massachusetts 760 (1974).

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$

Effective Date

Expiration Date

For attachment to Policy or Bond No. LG1-181-027285-022

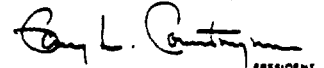
Audit Basis

Issued to

☒ LIBERTY MUTUAL INSURANCE COMPANY

☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

  
SECRETARY

  
PRESIDENT

LOC-1

Countersigned by .....

Authorized Representative

Issued

Sales Office and No.

End. Serial No. 22

GL 01 00  
07-79

**GENERAL LIABILITY  
AMENDMENT OF TERMINATION PROVISIONS**

(Maryland)

It is agreed that:

- A. The first paragraph of the "Cancellation" Condition is replaced by the following:

This policy may be cancelled by the **insured** named in Item 1 of the declarations by surrender thereof to the company or any of its authorized agents or by mailing to the company written notice stating when thereafter the cancellation shall be effective.

This policy may be cancelled by the company by mailing to the **insured** named in Item 1 of the declarations at the address shown in this policy, written notice stating when not less than forty-five days thereafter such cancellation shall be effective; provided that, if the **named insured** fails to discharge when due any of his obligations in connection with the payment of premium for this policy or any installment thereof, whether payable directly to the company or its agent or indirectly under any premium finance plan or extension of credit, this policy may be cancelled by the company by mailing to such **insured** written notice stating when not less than ten days thereafter such cancellation shall be effective.

The mailing of notice as aforesaid shall be sufficient proof of notice. The time of surrender or the effective date and hour of cancellation stated in the notice shall become the end of the policy period. Delivery of such written notice either by such **insured** or by the company shall be equivalent to mailing.

- B. The following Condition is added:

**RENEWAL**

If the company elects not to renew this policy, it shall mail to the **insured** named in Item 1 of the declarations, at the address shown in this policy, written notice of such nonrenewal not less than forty-five days prior to the expiration date; provided that, notwithstanding the failure of the company to comply with the foregoing provisions of this paragraph, this policy shall terminate

1. on such expiration date, if
  - (a) the **named insured** has failed to discharge when due any of his obligations in connection with the payment of premium for this policy, or for the renewal thereof, or any installment of such premium, whether payable directly to the company or its agent or indirectly under any premium finance plan or extension of credit, or
  - (b) the company has by any means manifested its willingness to renew to the **named insured** or his representative, or
  - (c) the **named insured** has notified the company or its agent that he does not wish this policy to be renewed; or
2. on the effective date of any other insurance policy issued as a replacement for any insurance afforded by this policy, with respect to any such insurance to which both such policies apply.

The mailing of notice as aforesaid shall be sufficient proof of notice. Delivery of such written notice by the company shall be equivalent to mailing.

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$  
Effective Date                      Expiration Date  
For attachment to Policy or Bond No. LG1-181-027285-022  
Audit Basis  
Issued to

- ☒ LIBERTY MUTUAL INSURANCE COMPANY  
☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

*Anna E. Doorman*                      *Melvin S. Bradshaw*  
SECRETARY                                      PRESIDENT

Work Units 1 -

Countersigned by .....

Authorized Representative

Issued

Sales Office and No.

End. Serial No. 21

GENERAL LIABILITY  
AMENDMENT OF TERMINATION PROVISIONS  
KANSAS

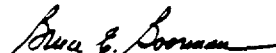

"It is agreed that the second sentence of the first paragraph of the 'Cancellation' Condition is replaced by the following:

This policy may be cancelled by the company by mailing to the **named insured** at the address shown in this policy, written notice stating when not less than thirty days thereafter such cancellation shall be effective; provided that in the event of nonpayment of premium, such notice shall state when not less than ten days thereafter such cancellation shall be effective."

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$  
Effective Date                      Expiration Date  
For attachment to Policy or Bond No. LG1-181-027285-022  
Audit Basis  
Issued to

☒ LIBERTY MUTUAL INSURANCE COMPANY  
☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

  
SECRETARY  
  
PRESIDENT

Work Units 1 -

Countersigned by .....  
Authorized Representative

Issued

Sales Office and No.

End. Serial No. 20

GL 02 08 09 79

**GENERAL LIABILITY  
AMENDMENT OF TERMINATION PROVISIONS  
(ILLINOIS)**

It is agreed that:

A. The first paragraph of the "Cancellation" Condition is replaced by the following:

This policy may be cancelled by the named insured by surrender thereof to the company or any of its authorized agents or by mailing to the company written notice stating when thereafter the cancellation shall be effective.

This policy may be cancelled by the company by mailing to the named insured at the last mailing address known by the company, written notice stating when thereafter such cancellation shall be effective. If the policy is cancelled by the company due to the failure of the named insured to discharge when due any of his obligations in connection with the payment of premium or any installment of such premium that is payable directly to the company or its agent, written notice of cancellation must be mailed at least ten days prior to the effective date of such cancellation. However, if the policy is cancelled by the company for any reason other than nonpayment of premium, written notice of cancellation must be mailed:

1. at least thirty days prior to the effective date of cancellation if the policy has been in force for 181 days or more, or
2. at least fifteen days prior to the effective date of cancellation if the policy has been in force for 180 days or less.

The mailing of notice as aforesaid shall be sufficient proof of notice.

The time of surrender or the effective date and hour of cancellation stated in the notice shall become the end of the policy period.

B. The following Condition is added:

**Renewal**

If the company elects not to renew this policy, it shall mail to the named insured at the last mailing address known by the company, written notice of such nonrenewal not less than thirty days prior to the expiration date; provided that, notwithstanding the failure of the company to comply with the foregoing provisions of this paragraph, this policy shall terminate

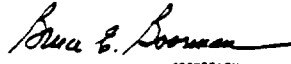
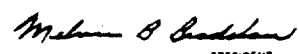
1. on such expiration date, if
  - (a) the named insured has failed to discharge when due any of his obligations in connection with the payment of premium or any installment of such premium that is payable directly to the company or its agent, or
  - (b) the company has by any means manifested its willingness to renew directly to the named insured, or

- (c) the named insured has notified the company or its agent that he does not wish this policy to be renewed, or
2. on the effective date of any other insurance policy procured by the insured as a replacement for this policy.

The mailing of notice as aforesaid shall be sufficient proof of notice.

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$  
Effective Date  
Expiration Date  
For attachment to Policy or Bond No. LG1-181-027285-022  
Audit Basis  
Issued to

☒ LIBERTY MUTUAL INSURANCE COMPANY  
☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY  
  
SECRETARY  
  
PRESIDENT

Work Units 1 -

Countersigned by .....  
Authorized Representative

Issued

Sales Office and No.

End. Serial No. 19



## AMENDMENT OF CANCELLATION CONDITIONS ENDORSEMENT

It is agreed that the "Cancellation" Condition is replaced by the following:

This policy may be cancelled by the Named Insured by surrender thereof to the company or any of its authorized agents or by mailing to the company written notice stating when thereafter the cancellation shall be effective.

This policy may be cancelled by the company by mailing to the named insured at the last address of record, written notice stating when not less than thirty days thereafter such cancellation shall be effective; provided that, this policy may be cancelled by the company by mailing to the named insured at the last address of record, written notice stating:

1. when not less than fifteen days thereafter such cancellation shall be effective, if the policy insures a commercial or industrial concern, or
2. when not less than ten days thereafter such cancellation shall be effective, if the named insured fails to discharge when due any of his obligations in connection with the payment of premium for this policy or any installment thereof, whether payable directly to the company or its agent or indirectly under any premium finance plan or extension of credit, or
3. when not less than ten days thereafter such cancellation shall be effective, if this policy has been in effect less than sixty days at the time notice of cancellation is mailed and this is not a renewal policy.

The mailing of notice as aforesaid shall be sufficient proof of notice. The time of surrender or the effective date and hour of cancellation stated in the notice shall become the end of the policy period. Delivery of such written notice either by such insured or by the company shall be equivalent to mailing.

If the named insured cancels, earned premium shall be computed in accordance with the customary short rate table and procedure. If the company cancels, earned premium shall be computed pro-rata. Premium adjustment shall be made within 15 days of notice of cancellation, unless an audit or rate investigation is required in which case such premium adjustment shall be made as soon as practicable, but payment or tender of unearned premium is not a condition of cancellation.

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$

Effective Date

Expiration Date

For attachment to Policy or Bond No. LG1-181-027285-022

Audit Basis

Issued to

☒ LIBERTY MUTUAL INSURANCE COMPANY

☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

*Anna E. Bowman* *Melvin B. Chadwick*  
SECRETARY PRESIDENT

Work Units 1 -

Countersigned by .....

Authorized Representative

Issued

Sales Office and No.

End. Serial No. 18

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

COMPREHENSIVE GENERAL LIABILITY INSURANCE  
COMPREHENSIVE PERSONAL INSURANCE  
CONTRACTUAL LIABILITY INSURANCE  
FARMER'S COMPREHENSIVE PERSONAL INSURANCE  
FARM EMPLOYERS' LIABILITY AND FARM EMPLOYEES'  
MEDICAL PAYMENTS INSURANCE  
FARMERS MEDICAL PAYMENTS INSURANCE  
MANUFACTURERS' AND CONTRACTORS' LIABILITY INSURANCE  
OWNERS', LANDLORDS' AND TENANTS' LIABILITY INSURANCE  
PREMISES MEDICAL PAYMENTS INSURANCE  
STOREKEEPER'S INSURANCE

EXCLUSION  
(REGISTERED MOTOR VEHICLES — DELAWARE)

It is agreed that the insurance does not apply to **bodily injury or property damage** arising out of the ownership, maintenance, operation, use, loading or unloading of any motor vehicle owned or operated by or rented or loaned to any insured which is subject to registration under the Delaware motor vehicle registration law.

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$

Effective Date

Expiration Date

For attachment to Policy or Bond No. LG1-181-027285-022

Audit Basis

Issued to

☒ LIBERTY MUTUAL INSURANCE COMPANY

☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

*Stephen W. Keane*  
SECRETARY

*Gay L. Canterbury*  
PRESIDENT

LOC-1

Countersigned by

Authorized Representative

Issued

Sales Office and No.

End. Serial No. 17

## AMENDMENT OF SUPPLEMENTARY PAYMENTS — ALASKAN SUITS

It is agreed that with respect to any suit in Alaska defended by the company under this policy, paragraph (a) of the Supplementary Payments Provision is amended as follows in accordance with the option elected herein by the insured:

### 1. Limited Supplementary Payments

If the named insured has elected not to pay the additional premium for the additional supplementary payments, the company shall not be obligated to pay that portion of any prevailing party's attorney's fees awarded by a court under "Alaska Civil Rule 82" which, when combined with judgments and payments, exceeds the limits of liability stated in the policy.

### 2. Additional Supplementary Payments

If the named insured has elected to pay the additional premium, the company agrees to pay all attorney's fees taxed against the insured as costs under "Alaska Civil Rule 82".

## SCHEDULE

The named insured elects:

☒ Limited Supplementary Payments

No Additional Premium

☐ Additional Supplementary Payments

Additional Premium \$

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$

Effective Date

Expiration Date

For attachment to Policy or Bond No.

LG1-181-027285-022

Audit Basis

Issued to

☒ LIBERTY MUTUAL INSURANCE COMPANY

☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

*Paul E. Bowman*  
SECRETARY

*Malcolm S. Bradshaw*  
PRESIDENT

Work Units 1 -

Countersigned by

Authorized Representative

Issued

Sales Office and No.

End. Serial No. 16

GL 01 10  
(11/1/69)  
LG LH LM LU LX

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

COMPLETED OPERATIONS AND PRODUCTS LIABILITY INSURANCE  
COMPREHENSIVE GENERAL LIABILITY INSURANCE  
CONTRACTUAL LIABILITY INSURANCE  
DRUGGISTS LIABILITY INSURANCE  
FARM EMPLOYERS LIABILITY AND FARM EMPLOYEES MEDICAL PAYMENTS INSURANCE  
HOSPITAL PROFESSIONAL LIABILITY INSURANCE  
MANUFACTURERS AND CONTRACTORS LIABILITY INSURANCE  
OWNERS AND CONTRACTORS PROTECTIVE LIABILITY INSURANCE  
OWNERS, LANDLORDS AND TENANTS LIABILITY INSURANCE  
STOREKEEPERS INSURANCE

AMENDMENT OF PERSONS INSURED PROVISION  
DEFINITION OF EXECUTIVE OFFICER

ALABAMA  
and LOUISIANA

It is agreed that the Persons Insured Provision is amended to include the following definition of executive officer under subdivision (c):

"Executive officer" means only a person holding any of the officer positions created by the charter, constitution or bylaws of the named insured.

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$

Effective Date


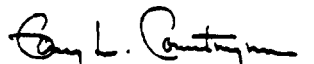
Expiration Date

For attachment to Policy or Bond No. LG1-181-027285-022

Audit Basis

Issued to

☒ LIBERTY MUTUAL INSURANCE COMPANY  
☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

  
SECRETARY  
  
PRESIDENT

LOC-1

Countersigned by

Authorized Representative

GL 01 08  
(10-2-76)

Issued

Sales Office and No

End Serial No. 15

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

COVERAGE A - BODILY INJURY LIABILITY  
COVERAGE B - PROPERTY DAMAGE LIABILITY

ADDITIONAL INSURED  
(Equipment Leased to the Named Insured)

It is agreed that the "Persons Insured" provision is amended to include as an INSURED the person or organization designated below, but only with respect to liability arising out of the ownership, maintenance or use of that equipment designated below leased to the NAMED INSURED, and subject to the following additional exclusions:

The insurance does not apply:

1. to any OCCURRENCE which takes place after the NAMED INSURED ceases to be a Lesser of such equipment

SCHEDULE

Location No.	Designation of Equipment (Equipment leased to Named Insured)	Name of Person or Organization (Additional Insured)	Premiums	
			Coverage A Bodily Injury Liability	Coverage B Property Damage Liability
	Data Point Keyswitch Unit #9590 with #9630 Loop- start interface and three telephone interface, 18 keyset, 24 telephone, 18 module jack assembly, 2- PSS/BLF console	Liberty National Leasing Co.	Incl. in flat charge	

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$ Included in Flat Charge  
Effective Date                      Expiration Date  
For attachment to Policy or Bond No. LG1-181-027285-022  
Audit Basis  
Issued to

☒ LIBERTY MUTUAL INSURANCE COMPANY  
☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

*Anna E. Donovan*                      *Malcolm B. Davidson*  
SECRETARY                                      PRESIDENT

Work Units 1 -

Countersigned by .....  
Authorized Representative

Issued

Sales Office and No.

End. Serial No. 14

ADDITIONAL COVERAGE ENDORSEMENT

It is agreed that such insurance as is afforded by Coverage B, Property Damage Liability also applies to liability imposed by law for damages resulting from any claim made against the named insured and the lawyers designated below, arising out of any negligent act, error, or omission of legal advice given by such designated lawyers.

- (1) The insurance provided by this endorsement applies only to damages on account of injury to the rights or interests of employees of the named insured.
- (2) It is further agreed that such insurance as is afforded by this endorsement does not apply to any claim based on or involving an allegedly unfairly discriminatory, dishonest, fraudulent or malicious act.
- (3) This insurance shall be excess over any other valid and collectible insurance applicable.
- (4) The total limit of the company's liability for all damage insured by this endorsement is \$250,000.
  - (a) With respect to any claim or suit alleging such damages, the Company will obtain the written consent of the Named Insured and the lawyers designated below, prior to making any settlement.
  - (b) The terms of the policy, including those with respect to notice of occurrence and the company's right to investigate, negotiate and settle any claim, or suit, apply irrespective of the application of the deductible amount.
  - (c) The company may pay any part or all of the deductible amount to effect settlement of any claim or suit, and upon notification of the action taken, the named insured shall promptly reimburse this company for such part of the deductible amount as has been paid by the company.
  - (d) The Company's obligation under this endorsement to pay damages, as a result of one occurrence applies only to the amount of damages in excess of \$5,000.

- (5) The premium for the insurance afforded by this endorsement is \$150 Flat Charge.

Designated Attorneys

Otto F. Stock, Jr.

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$ Included in Flat Charge  
Effective Date                      Expiration Date  
For attachment to Policy or Bond No. LG1-181-027285-022  
Audit Basis  
Issued to

☒ LIBERTY MUTUAL INSURANCE COMPANY  
☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

*Oliver E. Doorman*      *Ray L. Conington*  
SECRETARY                      PRESIDENT

LOC-1

Countersigned by .....

Authorized Representative

Issued

Sales Office and No.

Page 2 of 2 of  
End. Serial No. 13

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

**COVERAGE A — BODILY INJURY LIABILITY**  
**COVERAGE B — PROPERTY DAMAGE LIABILITY**

**ADDITIONAL INSURED**  
**(Vendors — Limited Form)**

It is agreed that the "Persons Insured" provision is amended to include any person or organization (herein referred to as "vendor"), as an insured, but only with respect to the distribution or sale in the regular course of the vendor's business of the named insured's products subject to the following additional provisions:

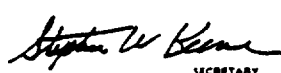
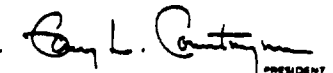
1. The insurance with respect to the vendor does not apply to:
  - (a) any express warranty, or any distribution or sale for a purpose, unauthorized by the named insured;
  - (b) bodily injury or property damage arising out of
    - (i) any act of the vendor which changes the condition of the products,
    - (ii) any failure to maintain the product in merchantable condition,
    - (iii) any failure to make such inspections, adjustments, tests or servicing as the vendor has agreed to make or normally undertakes to make in the usual course of business, in connection with the distribution or sale of the products, or
    - (iv) products which after distribution or sale by the named insured have been labeled or relabeled or used as a container, part or ingredient of any other thing or substance by or for the vendor;
  - (c) bodily injury or property damage occurring within the vendor's premises.
2. The insurance does not apply to any person or organization, as insured, from whom the named insured has acquired such products or any ingredient, part or container, entering into, accompanying or containing such products.

Sperry Univac Div. of  
Sperry Rand Corporation  
P.O. Box 500  
Blue Bell, PA 19424

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$ Included in Flat Charge  
Effective Date \_\_\_\_\_ Expiration Date \_\_\_\_\_  
For attachment to Policy or Bond No. LG1-181-027285-022  
Audit Basis \_\_\_\_\_  
Issued to \_\_\_\_\_

☒ LIBERTY MUTUAL INSURANCE COMPANY  
☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

   
SECRETARY PRESIDENT

LOC-1

Countersigned by \_\_\_\_\_  
Authorized Representative

Issued

Sales Office and No.

End. Serial No. 12

GL 20 16  
(10/1/66)  
LC LG LB



## NOTICE OF CANCELATION

It is agreed that the company will not cancel the Policy or reduce the insurance afforded thereby until at least 90 days after written notice of such cancellation or reduction has been mailed to

Name

Address

The Standard Register Company  
Attn: Risk Insurance Dept.

P.O. Box 1167  
Dayton, OH 45401

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$

Effective Date


Expiration Date


For attachment to Policy or Bond No. LG1-181-027285-022

Audit Basis

Issued to

- ☒ LIBERTY MUTUAL INSURANCE COMPANY  
☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

  
SECRETARY

  
PRESIDENT

LOC-1

Countersigned by .....

Authorized Representative

Issued

Sales Office and No.

End. Serial No. 11

**2252** ED. 1

Printed in U.S.A.

ADDITIONAL INSURED  
(Operating)

It is agreed that the "Persons Insured" provision is amended to include as an insured the person or organization designated below, subject to the following provisions:

1. The insurance afforded to such person or organization only applies with respect to operations performed at the location designated below.
2. The insurance afforded by this endorsement shall be excess insurance over any other valid and collectible insurance available to such person or organization.

NAME OF PERSON OR  
ORGANIZATION AND  
LOCATION

LEGAL ENTITY AND  
RELATIONSHIP TO  
NAMED INSURED

Ron Hearr  
3500 Stonebridge  
Kettering, OH 45419

Individual

Manager of  
Manor House

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$ Included in Flat Charge

Effective Date

Expiration Date

For attachment to Policy or Bond No. LG1-181-029285-022

Audit Basis

Issued to

☒ LIBERTY MUTUAL INSURANCE COMPANY

☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

*Bruce E. Bowman* *Gay L. Countryman*  
SECRETARY PRESIDENT

LOC-1

Countersigned by .....  
Authorized Representative

Issued

Sales Office and No.

End. Serial No. 10

ADDITIONAL INSURED  
(Operating)

It is agreed that the "Persons Insured" provision is amended to include as an insured the person or organization designated below, subject to the following provisions:

1. The insurance afforded to such person or organization only applies with respect to operations performed at the location designated below.
2. The insurance afforded by this endorsement shall be excess insurance over any other valid and collectible insurance available to such person or organization.

NAME OF PERSON OR ORGANIZATION AND LOCATION	INTEREST IN LOCATION	LEGAL ENTITY AND RELATIONSHIP TO NAMED INSURED
Canteen Corporation The Merchandise Mart Chicago, IL		Corporation "Vending Service"

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$ Included in Flat Charge  
 Effective Date                      Expiration Date  
 For attachment to Policy or Bond No. LG1-181-027285-022  
 Audit Basis  
 Issued to

☒ LIBERTY MUTUAL INSURANCE COMPANY  
☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

*Paul E. Loran*                      *Ray L. Canty*  
SECRETARY                      PRESIDENT

LOC-1

Countersigned by .....  
Authorized Representative

Issued

Sales Office and No.

End. Serial No. 9

ADDITIONAL INSURED  
(Operating)

It is agreed that the "Persons Insured" provision is amended to include as an insured the person or organization designated below, subject to the following provisions:

1. The insurance afforded to such person or organization only applies with respect to operations performed at the location designated below.
2. The insurance afforded by this endorsement shall be excess insurance over any other valid and collectible insurance available to such person or organization.

NAME OF PERSON OR ORGANIZATION AND LOCATION	INTEREST IN LOCATION	LEGAL ENTITY AND RELATIONSHIP TO NAMED INSURED
Underwriters Laboratories, Inc. 207 East Ohio St. Chicago, IL 60611		Corporation "Equipment Testing"

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$ Included in Flat Charge

Effective Date

Expiration Date

For attachment to Policy or Bond No. LG1-181-027285-022

Audit Basis

Issued to

☒ LIBERTY MUTUAL INSURANCE COMPANY  
☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

*Anna E. Bowman* SECRETARY *Gay L. Conington* PRESIDENT

LOC-1

Countersigned by

Authorized Representative

Issued

Sales Office and No.

End. Serial No. 8

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

COVERAGE A — BODILY INJURY LIABILITY

COVERAGE B — PROPERTY DAMAGE LIABILITY

COVERAGE P — PERSONAL INJURY LIABILITY

**ADDITIONAL INSURED**

(Named Insured's Operations)

It is agreed that the "Persons Insured" provision is amended to include as an insured the person or organization named below, but only with respect to acts or omissions of the named insured in connection with the named insured's operations at the applicable location designated below.

**Name of Person or Organization**

**Applicable Location**

Southern California Edison Co.

P.O. Box 800  
2244 Walnut Grove Ave.  
Rosemead, CA 91770

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$

Effective Date

For attachment to Policy or Bond No.

Audit Basis

Issued to

Expiration Date

LG1-181-027285-022

☒ LIBERTY MUTUAL INSURANCE COMPANY  
☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

*Stephen W. Keene* *Sam L. Gentry*  
SECRETARY PRESIDENT

LOC-1

Countersigned by

Authorized Representative

Issued

Sales Office and No.

End. Serial No. 7

L-G1001

LC LG LM LO

(10/1/66)

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

COVERAGE A — BODILY INJURY LIABILITY

COVERAGE B — PROPERTY DAMAGE LIABILITY

COVERAGE P — PERSONAL INJURY LIABILITY

**ADDITIONAL INSURED**

(Named Insured's Operations)

It is agreed that the "Persons Insured" provision is amended to include as an insured the person or organization named below, but only with respect to acts or omissions of the named insured in connection with the named insured's operations at the applicable location designated below.

**Name of Person or Organization**

**Applicable Location**

Rochester Telephone Corporation

100 Midtown Plaza  
Rochester, NY 14646

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$

Effective Date

For attachment to Policy or Bond No.

Audit Basis

Issued to

Expiration Date

LG1-181-027285-022

☒ LIBERTY MUTUAL INSURANCE COMPANY

☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

*Stephen W. Keene* *Sam L. Gentry*  
SECRETARY VICE PRES.

LOC-1

Countersigned by .....

Authorized Representative

Issued

Sales Office and No.

End. Serial No.

6

LG1001

LC LG LM LO

(10/1/66)

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

COVERAGE A — BODILY INJURY LIABILITY  
COVERAGE B — PROPERTY DAMAGE LIABILITY  
COVERAGE P — PERSONAL INJURY LIABILITY

ADDITIONAL INSURED  
(Named Insured's Operations)

It is agreed that the "Persons Insured" provision is amended to include as an insured the person or organization named below, but only with respect to acts or omissions of the named insured in connection with the named insured's operations at the applicable location designated below.

Name of Person or Organization

Applicable Location

Florida Power & Light Company

P.O. Box 529100  
Miami, FL 33152  
Attn: Ins. Dept.

San Diego Gas & Electric

P.O. Box 1831  
San Diego, CA 92112  
Attn: Bernadette M. Moniz

Purchase Order KO-10350

The Industrial Development & Board of Rutherford  
County of Tennessee

1 Commerce Place  
Nashville, TN 37239

The Hyatt Corporation

One Hyatt Center  
Rosemont, IL 60018

Applicable to: Servicing of Office Equipment

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$

Effective Date

Expiration Date

For attachment to Policy or Bond No. LG1-181-027285-022

Audit Basis

Issued to

☒ LIBERTY MUTUAL INSURANCE COMPANY  
☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

*Stephen W. Keene* *Gary L. Canty*  
SECRETARY TREASURER

LOC-1

Countersigned by

Authorized Representative

Issued

Sales Office and No

End. Serial No. 5

L-G1001  
LC LG LM LO  
(10/1/66)

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

**COVERAGE A — BODILY INJURY LIABILITY**  
**COVERAGE B — PROPERTY DAMAGE LIABILITY**

**ADDITIONAL INSURED**

(Premises Leased to the Named Insured)

It is agreed that the "Persons Insured" provision is amended to include as an insured the person or organization designated below, but only with respect to liability arising out of the ownership, maintenance or use of that part of the premises designated below leased to the named insured, and subject to the following additional exclusions:

The insurance does not apply:

1. to any occurrence which takes place after the named insured ceases to be a tenant in said premises;
2. to structural alterations, new construction or demolition operations performed by or on behalf of the person or organization designated below.

**SCHEDULE**

Location No.	Designation of Premises (Part Leased to Named Insured)	Name of Person or Organization (Additional Insured)	Premiums	
			Coverage A Bodily Injury Liability	Coverage B Property Damage Liability
		Any owner or lessor required by the terms of a lease agreement to be named as an additional insured or to be held harmless & indemnified		

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$

Effective Date

Expiration Date

For attachment to Policy or Bond No. LG1-181-027285-022

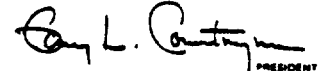
Audit Basis

Issued to

☒ LIBERTY MUTUAL INSURANCE COMPANY

☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

  
SECRETARY

  
PRESIDENT

LOC-1

Countersigned by .....

Authorized Representative

Issued

Sales Office and No.

End. Serial No. 4

GL 20 11  
(10/1/66)  
LC LG LM LO



## EMPLOYEE BENEFITS LIABILITY INSURANCE ENDORSEMENT

The company, in consideration of the payment of the premium, and subject to all of the provisions of the policy not expressly modified herein, agrees with the **named Insured** as follows:

### I. COVERAGE W—EMPLOYEE BENEFITS LIABILITY

The company will pay on behalf of the **Insured** all sums which the **Insured** shall become legally obligated to pay as **damages** because of injury to the rights or interests of employees or their beneficiaries in **employee benefits programs** caused by any improper advice, error or omission in the **administration** of such programs by persons authorized by the **Insured**, and the company shall have the right and duty to defend any suit against the **Insured** seeking **damages** on account of such injury, even if any of the allegations of the suit are groundless, false or fraudulent, and may make such investigation and settlement of any claim or suit as it deems expedient, but the company shall not be obligated to pay any claim or judgment or to defend any suit after the applicable limit of the company's liability has been exhausted by payment of judgments or settlements.

**Exclusions:** This coverage does not apply to:

- (a) any claim based upon an allegedly unfairly discriminatory, dishonest, fraudulent or malicious act;
- (b) any claim with respect to which insurance is afforded in whole or in part under any other coverage afforded by the policy or any endorsement thereto;
- (c) any claim based upon the failure of the **named Insured** or any insurer to pay or provide the benefits allegedly due under any contract relating to **employee benefits programs**, whether such failure is due to oversight or miscalculation or to a difference of opinion as to what benefits are in fact due under the contract;
- (d) any claim based upon the failure of stock or any compensation, investment or savings program to produce the financial gain represented.

### II. COVERAGE W—LIMITS OF LIABILITY

The limit of liability stated in the schedule as applicable to "each claim" is the limit of the company's liability for all **damages** arising out of any one claim; but subject to the above provision respecting "each claim", the total liability for all **damages** arising out of all claims made during the endorsement period shall not exceed the limit of liability stated in the schedule as "aggregate."

If a deductible amount is stated in the schedule, the company's liability under this endorsement shall not attach to that portion of any claim which is within the deductible amount, provided, however, that irrespective of the amount of any claim, notice of the claim shall be given by or on behalf of the **Insured** to the company as soon as practicable and the company may, at its option, investigate and settle the claim, in which event the **named Insured** agrees to reimburse the company for all amounts paid by the company within the deductible amount.

### III. COVERAGE W—ENDORSEMENT PERIOD

This endorsement applies only to claims first made against the **Insured** after the effective date hereof and during the policy period.

If during the endorsement period the **Insured** shall become aware of any incident which may subsequently give rise to a claim covered by this insurance, the **Insured** shall give notice thereof in writing to the company as soon as practicable and any claim which may subsequently arise out of such incident shall be deemed to have been first made during the effective period of the endorsement in which such notice is given.

### IV. COVERAGE W—DEFINITIONS      When used in reference to this insurance

"**administration**" means, with respect to **employee benefits programs**, the determination of the eligibility of employees to participate in such programs, the enrollment of employees therein, the handling and keeping of records pertaining thereto, the interpreting of the provisions thereof and the giving of advice or counsel to employees or their beneficiaries with respect to their rights or interests therein.

"**damages**" means those damages which are payable because of injury to the rights or interests of employees or their beneficiaries in **employee benefits programs**.

"**employee benefits programs**" means those group life insurance, group accident or health insurance, pension, employee stock subscription, workmen's compensation, unemployment insurance, social security, disability benefits or similar plans described in the attached schedule of **employee benefits programs**. Should the **Insured**, during the endorsement period, institute additional similar programs, such programs are included within the meaning of the term "**employee benefits programs**" provided the company is notified of such additional program or programs within a period of thirty days after the effective date thereof.

"**Insured**" also includes any employee of the **named Insured** who is authorized to act in the **administration** of the **named Insured's** **employee benefits programs**.

### V. PREMIUM

The earned premium shall be determined on the basis of the average number of employees actually employed during the endorsement period. The **named Insured** shall furnish the number of his employees to the company at the close of each annual period of the policy to which this endorsement is attached.

SCHEDULE

(a) List of employee benefits programs

All employee benefit programs

(b) Limits of Liability: \$ 1,000,000 each claim

\$ 1,000,000 aggregate

(c) Deductible per claim: \$ 1,000

(d) Number of Employees 4232

(e) Rate Per Employee

Advance Premium \$ Included in flat charge

State Code 86314

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$ Included in Flat Charge

Effective Date

Expiration Date

For attachment to Policy or Bond No. LG1-181-027285-022

Audit Basis

Issued to

☒ LIBERTY MUTUAL INSURANCE COMPANY

☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

*Stephen W. Keene*  
SECRETARY

*Gay L. Countryman*  
PRESIDENT

LOC-1

Countersigned by

Authorized Representative

L-G2005 (10/1/66) Issued

Sales Office and No.

End. Serial No. 3

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Page 2 of 2

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Section XII of the Broad Form Comprehensive Endorsement is replaced by the provisions of this Part 1.

2. Contractual Liability

- A. Exclusions B (2), (4) and (5) of the Broad Form Comprehensive Endorsement are deleted.
- B. The company will defend any claim or suit against any "indemnatee" which the "named insured" is required to defend by the specific terms of an "incidental contract", but only to the same extent and on the same terms as if the "indemnatee" were the "insured" under the policy and then only if all of the following conditions are satisfied: (1) the claim or suit seeks damages for which the indemnatee is legally entitled to indemnification under the "incidental contract", (2) the policy covers such damages and (3) the applicable limit of the company's liability with respect to such damages has not been exhausted by payment of judgements or settlements.

3. Personal Injury

The Broad Form Comprehensive General Liability Endorsement, Section II is amended as follows:

The definition of "personal injury" also includes any injury (except injury arising out of "bodily injury") to the feelings or reputation of a natural person.

The following exclusions are added:

(8) to "personal injury" arising out of discrimination which is unlawful or which is committed by or at the direction of the insured;

(9) to any act committed by or at the direction of the "insured" for the purpose of causing injury.

Exclusion B (1) is deleted.

4. Limits of Liability, Non-Cumulation of Liability - Same Occurrence

The last paragraph of Section IV, "Limits of Liability" is replaced by the following:

"Coverages A and B - For the purpose of determining the limit of the company's liability (1) all "bodily injury", "personal injury" and "property damage" arising out of continuous or repeated exposure to substantially the same general conditions and (2) all "personal injury" arising out of a series of publications or utterances of the same or similar defamatory material shall be considered as arising out of one occurrence".

The following paragraph is added to Section IV:

"If the same "occurrence" gives rise to "bodily injury", "personal injury" or "property damage" which occurs partly before and partly within the policy period, the each occurrence limit and the applicable aggregate limit or limits of this policy shall be reduced by the amount of each payment made by the company with respect to such "occurrence" under a previous policy or policies of which this policy is a replacement".

5. Mobile Equipment Exclusion (c) is deleted.

6. Liquor Law Liability Exclusion (h) is deleted.

7. Automobiles and Aircraft Exclusion Exclusion (b) is amended to read as follows:

"(b) to "bodily injury" or "property damage" arising out of the ownership, maintenance, operations, use, loading or unloading of

(1) any "automobile" or aircraft owned or operated by or rented or loaned to any "insured", or

(2) any other "automobile" or aircraft operated by any person in the course of his employment by any "insured."

but this exclusion does not apply to liability assumed under an "incidental contract".

8. Incidental Malpractice Coverage

The exclusions under Section VII of the Broad Form Comprehensive General Liability Endorsement are deleted.

9. Watercraft

Part (2) of Exclusion (e) is deleted

10. Foreign Coverage The following replaces Section IX Limited Worldwide Coverage of the Broad Form Comprehensive Endorsement.

(a) Policy Territory

The term "policy territory" is amended by adding the following subdivision (4):

(4) anywhere in the world, except with respect to loss arising out of "foreign based operations" of the named insured or premises medical payments coverage. As used herein "foreign based operations"

means (1) construction, fabrication, erection, or installation operations outside the United States of America, its territories or possessions or Canada or (2) manufacturing, selling or distributing goods or products at or from locations outside the United States of America, its territories or possessions or Canada, but "foreign based operations" do not include:

- (a) the distribution or sale of goods or products manufactured in the United States of America, its territories or possessions or Canada, or
- (b) the activities of any insured permanently domiciled in the United States of America, though temporarily outside the United States of America, its territories and possessions or Canada, provided the original suit for damages because of such injury or damage is brought within the United States of America, its territories or possessions or Canada.

(b) Investigation, Defense, Settlement - Foreign Claims or Suits

The company shall have the right but not the duty to investigate, settle or defend any claim made or suit brought against the insured outside the United States of America, its territories or possessions, or Canada. If the company elects not to investigate, settle or defend any such claim or suit, the insured under the supervision of the company shall arrange for such investigation and defense as are reasonably necessary, and subject to prior authorization of the company, shall effect such settlement thereof as the company and the insured deem expedient. The company shall reimburse

the insured for the reasonable costs of such investigation and defense and, within the applicable limit of the company's liability, for the amount of any settlement so authorized.

11. Other Insurance

With respect to losses to which this policy applies by reason of the coverage afforded by this endorsement and the Broad Form Comprehensive General Liability Endorsement, this policy does not apply to that portion of the loss for which the "insured" has other valid and collectible insurance, whether on a primary, excess or contingent basis unless such insurance was specifically purchased by the "named insured" to apply in excess hereof.

12. Fellow Employee Coverage

"It is agreed that the policy is amended to provide that AT THE SOLE AND EXCLUSIVE DIRECTION OF THE INSURED the first part of exclusion (j) of the policy ending with "in the course of his employment by the insured;" and sub-paragraph (e) (1) of the "Persons Insured" section of this policy shall not apply to the Chairmen of the Board, nor to any officer(s) nor employee(s) of the Named Insured provided that:

- (a) This endorsement shall not operate to increase the limits of the company's liability stated in the policy;
- (b) The insurance afforded by this endorsement shall be excess over any other valid and collectible insurance applicable to said Chairman of the Board, officer(s) or employee(s);
- (c) The limit of the company's liability with respect to the insurance afforded by this endorsement shall be only for the ultimate net loss in excess of \$1,000 as a result of any one accident and then only up to an amount not exceeding the applicable limits of liability as stated in the policy declarations.:

SUPPLEMENTARY GENERAL AMENDATORY ENDORSEMENT

It is agreed that:

1. Named Insured The term "named insured" includes in addition to the person or organization named in Item 1 of the declarations any business entity incorporated or organized under the laws of the United States of America (including any State thereof) its territories or possessions or Canada (including any Province thereof) while the person or organization named in Item 1 of the declarations or the aforementioned owns, during the policy period, an interest in such entity of more than fifty per cent (50%).

Provided, however, the "named insured" shall not include any business entity acquired by the named insured during the policy period through consolidation, merger, purchase or assumption of control and active management unless reported to the company within ninety days after the acquisition is affected.

The person or organization named in Item 1 of the declarations by acceptance of this policy is authorized to act and agrees to act on behalf of all persons or organizations insured under this policy with respect to all matters pertaining to the insurance afforded by the policy, including the giving and receiving of notice of cancellation, the payment of premiums and the receiving of return premiums, if any, and of such dividends as may be declared by the company.



13. Amendment of Condition 4 - Insureds Duties in the Event of Occurrence Claim or Suit

- (a) In the event of an occurrence, written notice containing particulars sufficient to identify the insured and also reasonably obtainable information with respect to the time, place and circumstances thereof, and the names and addresses of the injured and of available witnesses shall be given by or for the insured to the company or any of its authorized agents as soon as practicable after knowledge has been received by the Insurance Department of the insureds headquarters in Dayton, OH.
- (b) If claim is made or suit is brought against the insured, the insured shall immediately forward to the company every demand, notice, summons or other process received by him or his representative.
- (c) The insured shall cooperate with the company and, upon the company's request, assist in making settlements, in the conduct of suit and in enforcing any right of contribution or indemnity against any person or organization who may be liable to the insured because of bodily injury or property damage with respect to which insurance is afforded under this policy; and the insured shall attend hearings and trials and assist in securing and giving evidence and obtaining the attendance of witnesses. The insured shall not; except at his own cost, voluntarily make any payment, assume any obligation or incur any expense other than for first aid to other at the time of accident.

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$  
 Effective Date                      Expiration Date  
 For attachment to Policy or Bond No. LG1-181-027285-022  
 Audit Basis  
 Issued to

☒ LIBERTY MUTUAL INSURANCE COMPANY  
☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

*Anna E. Bowman*                      *Sam L. Canty*  
 SECRETARY                                      PRESIDENT

LOC-1

Countersigned by .....

Issued

Sales Office and No.

Authorized Representative  
 Page 7 of  
 End. Serial No. 2

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

**COMPREHENSIVE GENERAL LIABILITY INSURANCE**

**BROAD FORM COMPREHENSIVE GENERAL LIABILITY ENDORSEMENT**

**I. CONTRACTUAL LIABILITY COVERAGE**

- (A) The definition of **incidental contract** is extended to include any oral or written contract or agreement relating to the conduct of the **named insured's** business.
- (B) The insurance afforded with respect to liability assumed under an **incidental contract** is subject to the following additional exclusions:
  - (1) to **bodily injury** or **property damage** for which the **insured** has assumed liability under any **incidental contract**, if such injury or damage occurred prior to the execution of the **incidental contract**;
  - (2) if the **insured** is an architect, engineer or surveyor, to **bodily injury** or **property damage** arising out of the rendering of or the failure to render professional services by such **insured**, including
    - (a) the preparation or approval of maps, drawings, opinions, reports, surveys, change orders, designs or specifications, and
    - (b) supervisory, inspection or engineering services;
  - (3) if the indemnitee of the **insured** is an architect, engineer or surveyor, to the liability of the indemnitee, his agents or employees, arising out of
    - (a) the preparation or approval of or the failure to prepare or approve maps, drawings, opinions, reports, surveys, change orders, designs or specifications, or
    - (b) the giving of or the failure to give directions or instructions by the indemnitee, his agents or employees, provided such giving or failure to give is the primary cause of the **bodily injury** or **property damage**;
  - (4) to any obligation for which the **insured** may be held liable in an action on a contract by a third party beneficiary for **bodily injury** or **property damage** arising out of a project for a public authority; but this exclusion does not apply to an action by the public authority or any other person or organization engaged in the project;
  - (5) to **bodily injury** or **property damage** arising out of construction or demolition operations, within 50 feet of any railroad

property, and affecting any railroad bridge or trestle, tracks, road beds, tunnel, underpass or crossing; but this exclusion does not apply to sidetrack agreements.

- (C) The following exclusions applicable to Coverages A (**Bodily Injury**) and B (**Property Damage**) do not apply to this Contractual Liability Coverage: (b), (c) (2), (d) and (e).

- (D) The following additional condition applies:

**Arbitration**

The company shall be entitled to exercise all of the **insured's** rights in the choice of arbitrators and in the conduct of any arbitration proceeding.

**II. PERSONAL INJURY AND ADVERTISING INJURY LIABILITY COVERAGE**

- (A) The company will pay on behalf of the **insured** all sums which the **insured** shall become legally obligated to pay as damages because of **personal injury** or **advertising injury** to which this insurance applies, sustained by any person or organization and arising out of the conduct of the **named insured's** business, within the **policy territory**, and the company shall have the right and duty to defend any suit against the **insured** seeking damages on account of such injury, even if any of the allegations of the suit are groundless, false or fraudulent, and may make such investigation and settlement of any claim or suit as it deems expedient, but the company shall not be obligated to pay any claim or judgment or to defend any suit after the applicable limit of the company's liability has been exhausted by payment of judgments or settlements.
- (B) This insurance does not apply:
  - (1) to liability assumed by the **insured** under any contract or agreement;
  - (2) to **personal injury** or **advertising injury** arising out of the wilful violation of a penal statute or ordinance committed by or with the knowledge or consent of the **insured**;
  - (3) to **personal injury** or **advertising injury** arising out of a publication or utterance of a libel or slander, or a publication or utterance in violation of an individual's right of privacy, if the first injurious publication or utterance of the same or similar material by or on behalf of the

## BROAD FORM COMPREHENSIVE GENERAL LIABILITY ENDORSEMENT — (Continued)

**named insured** was made prior to the effective date of this insurance:

- (4) to **personal injury** or **advertising injury** arising out of libel or slander or the publication or utterance of defamatory or disparaging material concerning any person or organization or goods, products or services, or in violation of an individual's right of privacy, made by or at the direction of the **insured** with knowledge of the falsity thereof;
- (5) to **personal injury** or **advertising injury** arising out of the conduct of any partnership or joint venture of which the **insured** is a partner or member and which is not designated in the declarations of the policy as a **named insured**;
- (6) to **advertising injury** arising out of
  - (a) failure of performance of contract, but this exclusion does not apply to the unauthorized appropriation of ideas based upon alleged breach of implied contract, or
  - (b) infringement of trademark, service mark or trade name, other than titles or slogans, by use thereof on or in connection with goods, products or services sold, offered for sale or advertised, or
  - (c) incorrect description or mistake in advertised price of goods, products or services sold, offered for sale or advertised;
- (7) with respect to **advertising injury**
  - (a) to any **insured** in the business of advertising, broadcasting, publishing or telecasting, or
  - (b) to any injury arising out of any act committed by the **insured** with actual malice.

### (C) Limits of Liability

Regardless of the number of (1) **insureds** hereunder, (2) persons or organizations who sustain injury or damage, or (3) claims made or suits brought on account of **personal injury** or **advertising injury**, the total limit of the company's liability under this coverage for all damages shall not exceed the limit of liability stated in this endorsement as "aggregate".

### (D) Additional Definitions

"**Advertising Injury**" means injury arising out of an offense committed during the policy period occurring in the course of the **named insured's** advertising activities, if such injury arises out of libel, slander, defamation, viola-

tion of right of privacy, piracy, unfair competition, or infringement of copyright, title or slogan.

"**Personal Injury**" means injury arising out of one or more of the following offenses committed during the policy period:

- (1) false arrest, detention, imprisonment, or malicious prosecution;
- (2) wrongful entry or eviction or other invasion of the right of private occupancy;
- (3) a publication or utterance
  - (a) of a libel or slander or other defamatory or disparaging material, or
  - (b) in violation of an individual's right of privacy;

except publications or utterances in the course of or related to advertising, broadcasting, publishing or telecasting activities conducted by or on behalf of the **named insured** shall not be deemed **personal injury**.

## III. PREMISES MEDICAL PAYMENTS COVERAGE

The company will pay to or for each person who sustains **bodily injury** caused by accident all reasonable **medical expense** incurred within one year from the date of the accident on account of such **bodily injury** provided such **bodily injury** arises out of (a) a condition in the **insured premises**, or (b) operations with respect to which the **named insured** is afforded coverage for **bodily injury** liability under the policy.

This insurance does not apply:

### (A) to **bodily injury**

- (1) arising out of the ownership, maintenance, operation, use, loading or unloading of
  - (a) any **automobile** or aircraft owned or operated by or rented or loaned to any **insured**, or
  - (b) any other **automobile** or aircraft operated by any person in the course of his employment by any **insured**;

but this exclusion does not apply to the parking of an **automobile** on the **insured premises**, if such **automobile** is not owned by or rented or loaned to any **insured**;

### (2) arising out of

- (a) the ownership, maintenance, operation, use, loading or unloading of any **mobile equipment** while being used in any prearranged or organized racing, speed or demolition contest or in any stunting activity or in practice or

- preparation for any such contest or activity, or
- (b) the operation or use of any snowmobile or trailer designed for use therewith,
  - (i) owned or operated by or rented or loaned to any **insured**, or
  - (ii) operated by any person in the course of his employment by any **insured**;
- (3) arising out of the ownership, maintenance, operation, use, loading or unloading of
  - (a) any watercraft owned or operated by or rented or loaned to any **insured**, or
  - (b) any other watercraft operated by any person in the course of his employment by any **insured**;

but this exclusion does not apply to watercraft while ashore on the **insured premises**;

- (4) arising out of and in the course of the transportation of **mobile equipment** by an **automobile** owned or operated by or rented or loaned to the **named insured**;

**(B) to bodily injury**

- (1) included within the **completed operations hazard** or the **products hazard**;
- (2) arising out of operations performed for the **named insured** by independent contractors other than
  - (a) maintenance and repair of the **insured premises**, or
  - (b) structural alterations at such premises which do not involve changing the size of or moving buildings or other structures;
- (3) resulting from the selling, serving or giving of any alcoholic beverage
  - (a) in violation of any statute, ordinance or regulation,
  - (b) to a minor,
  - (c) to a person under the influence of alcohol, or
  - (d) which causes or contributes to the intoxication of any person.

if the **named insured** is a person or organization engaged in the business of manufacturing, distributing, selling or serving alcoholic beverages, or if not so engaged, is an owner or lessor of premises used for such purposes, but only part (a) of this exclusion (B) (3) applies when the **named insured** is such an owner or lessor;

- (4) due to war, whether or not declared, civil war, insurrection, rebellion or revolution, or to any act or condition incident to any of the foregoing;

**(C) to bodily injury**

- (1) to the **named insured**, any partner thereof, any tenant or other person regularly residing on the **insured premises** or any employee of any of the foregoing if the **bodily injury** arises out of and in the course of his employment therewith;
  - (2) to any other tenant if the **bodily injury** occurs on that part of the **insured premises** rented from the **named insured** or to any employee of such a tenant if the **bodily injury** occurs on the tenant's part of the **insured premises** and arises out of and in the course of his employment for the tenant;
  - (3) to any person while engaged in maintenance and repair of the **insured premises** or alteration, demolition or new construction at such premises;
  - (4) to any person if any benefits for such **bodily injury** are payable or required to be provided under any workmen's compensation, unemployment compensation or disability benefits law, or under any similar law;
  - (5) to any person practicing, instructing or participating in any physical training, sport, athletic activity or contest whether on a formal or informal basis;
  - (6) if the **named insured** is a club, to any member of the **named insured**;
  - (7) if the **named insured** is a hotel, motel, or tourist court, to any guest of the **named insured**;
- (D) to any medical expense** for services by the **named insured**, any employee thereof or any person or organization under contract to the **named insured** to provide such services.

**LIMITS OF LIABILITY**

The limit of liability for Premises Medical Payments Coverage is \$1,000 each person unless otherwise stated in the schedule of this endorsement. The limit of liability applicable to "each person" is the limit of the company's liability for all **medical expense** for **bodily injury** to any one person as the result of any one accident; but subject to the above provision respecting "each person", the total liability of the company under Premises Medical Payments Coverage for all **medical expense** for **bodily injury** to two or more persons as the result of any one accident shall not exceed the limit of **bodily injury** liability stated in

the policy as applicable to "each occurrence".

When more than one **medical payments** coverage afforded by the policy applies to the loss, the company shall not be liable for more than the amount of the highest applicable limit of liability.

#### ADDITIONAL DEFINITIONS

When used herein:

"**insured premises**" means all premises owned by or rented to the **named insured** with respect to which the **named insured** is afforded coverage for **bodily injury** liability under this policy, and includes the ways immediately adjoining on land.

"**medical expense**" means expenses for necessary medical, surgical, x-ray and dental services, including prosthetic devices, and necessary ambulance, hospital, professional nursing and funeral services.

#### ADDITIONAL CONDITION

##### Medical Reports: Proof and Payment of Claim

As soon as practicable the injured person or someone on his behalf shall give to the company written proof of claim, under oath if required, and shall, after each request from the company, execute authorization to enable the company to obtain medical reports and copies of records. The injured person shall submit to physical examination by physicians selected by the company when and as often as the company may reasonably require. The company may pay the injured person or any person or organization rendering the services and the payment shall reduce the amount payable hereunder for such injury. Payment hereunder shall not constitute an admission of liability of any person or, except hereunder, of the company.

#### IV. HOST LIQUOR LAW LIABILITY COVERAGE

Exclusion (h) does not apply with respect to liability of the **insured** or his indemnitee arising out of the giving or serving of alcoholic beverages at functions incidental to the **named insured's** business, provided the **named insured** is not engaged in the business of manufacturing, distributing, selling or serving of alcoholic beverages.

#### V. FIRE LEGAL LIABILITY COVERAGE — REAL PROPERTY

With respect to **property damage** to structures or portions thereof rented to or leased to the **named insured**, including fixtures permanently attached thereto, if such **property damage** arises out of fire

(A) All of the exclusions of the policy, other than the Nuclear Energy Liability Exclusion (Broad Form), are deleted and replaced by the following:

This insurance does not apply to liability assumed by the **insured** under any contract or agreement.

(B) The limit of **property damage** liability as

respects this Fire Legal Liability Coverage — Real Property is \$50,000 each **occurrence** unless otherwise stated in the schedule of this endorsement

(C) The Fire Legal Liability Coverage — Real Property shall be excess insurance over any valid and collectible property insurance (including any deductible portion thereof), available to the **insured**, such as, but not limited to, Fire, Extended Coverage, Builder's Risk Coverage or Installation Risk Coverage, and the Other Insurance Condition of the policy is amended accordingly.

#### VI. BROAD FORM PROPERTY DAMAGE LIABILITY COVERAGE (Including Completed Operations)

The insurance for **property damage** liability applies, subject to the following additional provisions:

(A) Exclusions (k) and (o) are replaced by the following:

- (1) to property owned or occupied by or rented to the **insured**, or, except with respect to the use of **elevators**, to property held by the **insured** for sale or entrusted to the **insured** for storage or safekeeping;
- (2) except with respect to liability under a written sidetrack agreement or the use of **elevators**
  - (a) to property while on premises owned by or rented to the **insured** for the purpose of having operations performed on such property by or on behalf of the **insured**,
  - (b) to tools or equipment while being used by the **insured** in performing his operations,
  - (c) to property in the custody of the **insured** which is to be installed, erected or used in construction by the **insured**,
  - (d) to that particular part of any property, not on premises owned by or rented to the **insured**,
    - (i) upon which operations are being performed by or on behalf of the **insured** at the time of the **property damage** arising out of such operations, or
    - (ii) out of which any **property damage** arises, or
    - (iii) the restoration, repair or replacement of which has been made or is necessary by reason of faulty workmanship thereon by or on behalf of the **insured**;

## BROAD FORM COMPREHENSIVE GENERAL LIABILITY ENDORSEMENT — (Continued)

- (3) with respect to the **completed operations hazard** and with respect to any classification stated in the policy or in the company's manual as "including completed operations" to **property damage** to work performed by the **named insured** arising out of such work or any portion thereof, or out of such materials, parts or equipment furnished in connection therewith.

- (B) The Broad Form Property Damage Liability Coverage shall be excess insurance over any valid and collectible property insurance (including any deductible portion thereof) available to the **insured**, such as, but not limited to, Fire, Extended Coverage, Builder's Risk Coverage or Installation Risk Coverage, and the Other Insurance Condition of the policy is amended accordingly.

### VII. INCIDENTAL MEDICAL MALPRACTICE LIABILITY COVERAGE

The definition of **bodily injury** is amended to include Incidental Medical Malpractice Injury.

Incidental Medical Malpractice Injury means injury arising out of the rendering of or failure to render, during the policy period, the following services:

- (A) medical, surgical, dental, x-ray or nursing service or treatment or the furnishing of food or beverages in connection therewith; or  
(B) the furnishing or dispensing of drugs or medical, dental or surgical supplies or appliances.

This coverage does not apply to:

- (1) expenses incurred by the **insured** for first-aid to others at the time of an accident and the "Supplementary Payments" provision and the "Insured's Duties in the Event of Occurrence, Claim or Suit" Condition are amended accordingly;  
(2) any **insured** engaged in the business or occupation of providing any of the services described under VII (A) and (B) above;  
(3) injury caused by any indemnitee if such indemnitee is engaged in the business or occupation of providing any of the services described under VII (A) and (B) above.

### VIII. NON-OWNED WATERCRAFT LIABILITY COVERAGE (under 26 feet in length)

Exclusion (e) does not apply to any watercraft under 26 feet in length provided such watercraft is neither owned by the **named insured** nor being used to carry persons or property for a charge.

Where the **insured** is, irrespective of this coverage, covered or protected against any loss or claim which would otherwise have been paid by the company under this endorsement, there shall be no contribution or participation by this company on the basis of excess, contributing, deficiency, concurrent, or double insurance or otherwise.

### IX. LIMITED WORLDWIDE LIABILITY COVERAGE

The definition of **policy territory** is amended to include the following:

- (4) Anywhere in the world with respect to **bodily injury, property damage, personal injury or advertising injury** arising out of the activities of any **insured** permanently domiciled in the United States of America though temporarily outside the United States of America, its territories and possessions or Canada, provided the original suit for damages because of any such injury or damage is brought within the United States of America, its territories or possessions or Canada.

Such insurance as is afforded by paragraph (4) above shall not apply:

- (a) to **bodily injury or property damage** included within the **completed operations hazard** or the **products hazard**;  
(b) to Premises Medical Payments Coverage.

### X. ADDITIONAL PERSONS INSURED

As respects **bodily injury, property damage and personal injury and advertising injury** coverages, under the provision "Persons Insured", the following are added as **insureds**:

- (A) Spouse — Partnership — If the **named insured** is a partnership, the spouse of a partner but only with respect to the conduct of the business of the **named insured**;  
(B) Employee — Any employee (other than executive officers) of the **named insured** while acting within the scope of his duties as such, but the insurance afforded to such employee does not apply:  
(1) to **bodily injury or personal injury** to another employee of the **named insured** arising out of or in the course of his employment;  
(2) to **personal injury or advertising injury** to the **named insured** or, if the **named insured** is a partnership or joint venture, any partner or member thereof, or the spouse of any of the foregoing;  
(3) to **property damage** to property owned.

occupied or used by, rented to, in the care, custody or control of or over which physical control is being exercised for any purpose by another employee of the **named insured**, or by the **named insured** or, if the **named insured** is a partnership or joint venture, by any partner or member thereof or by the spouse of any of the foregoing.

#### XI. EXTENDED BODILY INJURY COVERAGE

The definition of **occurrence** includes any intentional act by or at the direction of the **insured** which results in **bodily injury**, if such injury arises solely from the use of reasonable force for the purpose of protecting persons or property.

#### XII. AUTOMATIC COVERAGE — NEWLY ACQUIRED ORGANIZATIONS (90 DAYS)

The word **insured** shall include as **named insured** any organization which is acquired or formed by the **named insured** and over which the **named insured** maintains ownership or majority interest, other than a joint venture, provided this insurance does not apply to **bodily injury, property damage, personal injury or advertising injury** with respect to which such new organization under this policy is also an **insured** under any other similar liability or indemnity policy or would be an **insured** under any such policy but for exhaustion of its limits of liability. The insurance afforded hereby shall terminate 90 days from the date any such organization is acquired or formed by the **named insured**.

#### Schedule

Personal Injury and Advertising Injury Liability

Aggregate Limit shall be the per occurrence bodily injury liability limit unless otherwise indicated herein:

Limit of Liability \$ \_\_\_\_\_ Aggregate

Limit of Liability — Premises Medical Payments Coverage: \$1,000 each person unless otherwise indicated herein:

\$ \_\_\_\_\_ each person.

Limit of Liability — Fire Legal Liability Coverage: \$50,000 per occurrence unless otherwise indicated herein:

\$ \_\_\_\_\_ per occurrence.

#### Premium Basis

\_\_\_\_\_ % of the Total Comprehensive General Liability Bodily Injury and Property Damage Premium as Otherwise Determined.

#### Advance Premium

99990 \$ Included in Flat Charge

MINIMUM PREMIUM \$

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$ Included in Flat Charge

Effective Date

Expiration Date

For attachment to Policy or Bond No. LG1-181-027285-022

Audit Basis

Issued to

☒ LIBERTY MUTUAL INSURANCE COMPANY

☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

*Stephen W. Keane*  
SECRETARY

*Ray L. Conroy*  
PRESIDENT

LOC-1

Countersigned by

Authorized Representative

Issued

Sales Office and No.

End. Serial No. 1

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

COMPREHENSIVE GENERAL LIABILITY INSURANCE  
COMPLETED OPERATIONS AND PRODUCTS LIABILITY INSURANCE  
CONTRACTUAL LIABILITY INSURANCE  
MANUFACTURERS' AND CONTRACTORS' LIABILITY INSURANCE  
OWNERS' AND CONTRACTORS' PROTECTIVE LIABILITY INSURANCE  
OWNERS', LANDLORDS' AND TENANTS' LIABILITY INSURANCE  
STOREKEEPER'S INSURANCE

#### CONTAMINATION OR POLLUTION

It is agreed that the exclusion relating to the discharge, dispersal, release or escape of smoke, vapors, soot, fumes, acids, alkalis, toxic chemicals, liquids or gases, waste materials or other irritants, contaminants or pollutants is deleted.

This endorsement applies only with respect to operations or occurrences in:

Maryland  
New Hampshire  
Vermont

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$

Effective Date

Expiration Date

For attachment to Policy or Bond No.

Audit Basis

Issued to

☐ LIBERTY MUTUAL INSURANCE COMPANY

☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

*Oliver E. Doonan*  
SECRETARY

*Melvin B. Bradshaw*  
PRESIDENT

Work Units 1 -

Countersigned by .....

Authorized Representative

Issued

Sales Office and No.

End. Serial No.



**GENERAL LIABILITY  
AMENDATORY ENDORSEMENT — ADDITIONAL DEFINITION**

It is agreed that the following definition is added:

**"loading or unloading"**, with respect to an **automobile**, means the handling of property after it is moved from the place where it is accepted for movement into or onto an **automobile** or while it is in or on an **automobile** or while it is being moved from an **automobile** to the place where it is finally delivered, but **"loading or unloading"** does not include the movement of property by means of a mechanical device (other than a hand truck) not attached to the **automobile**.

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$

Effective Date

For attachment to Policy or Bond No.

Audit Basis

Issued to

Expiration Date

☐ LIBERTY MUTUAL INSURANCE COMPANY

☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

*Oliver E. Boorman*  
SECRETARY

*Malcolm B. Bradshaw*  
PRESIDENT

Work Units 1 —

Countersigned by .....

Authorized Representative

Issued

Sales Office and No.

End. Serial No.

## PENNSYLVANIA NOTICE

An Insurance Company, its agents, employees, or service contractors acting on its behalf, may provide services to reduce the likelihood of injury, death or loss. These services may include any of the following or related services incident to the application for, issuance, renewal or continuation of, a policy of insurance:

1. surveys;
2. consultation or advice; or
3. inspections.

The "Insurance Consultation Services Exemption Act" of Pennsylvania provides that the Insurance Company, its agents, employees or service contractors acting on its behalf, is not liable for damages from injury, death or loss occurring as a result of any act or omission by any person in the furnishing of or the failure to furnish these services.

The Act does not apply:

1. if the injury, death or loss occurred during the actual performance of the services and was caused by the negligence of the Insurance Company, its agents, employees or service contractors;
2. to consultation services required to be performed under a written service contract not related to a policy of insurance; or
3. if any acts or omissions of the Insurance Company, its agents, employees or service contractors are judicially determined to constitute a crime, actual malice, or gross negligence.

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$

Effective Date

Expiration Date


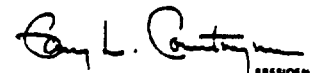
For attachment to Policy or Bond No.

Audit Basis

Issued to

☐ LIBERTY MUTUAL INSURANCE COMPANY

☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

   
SECRETARY PRESIDENT

LOC-1

Countersigned by .....

Authorized Representative

Issued

Sales Office and No.

End. Serial No.

AMENDATORY ENDORSEMENT

It is agreed that Additional Insured Endorsement Serial number  
5 of the policy is extended to include the following:

Name of Person or Organization

Prudential Property and Casualty  
Insurance Co., its subsidiaries,  
directors, officers, agents and  
employees  
814 Commerce Dr.  
Oak Brook, IL 60521

Applicable Location

For servicing of 1537 Burster  
at 814 Commerce Dr.,  
Oak Brook, IL

This endorsement is executed by the company below designated by an entry in the box opposite its name.

## Premium \$

Effective Date 12-9-82

Expiration Date 7-1-83

For attachment to Policy or Bond No. LG1-181-027285-022

Audit Basis 0

Issued to The Standard Register Company, et al

☒ LIBERTY MUTUAL INSURANCE COMPANY☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

*Stephen W. Keane* *Ray L. Conroy*  
SECRETARY PRESIDENT

LOC-1

Countersigned by

*Barbara J. Bolton*  
Authorized Representative

# LIBERTY MUTUAL



Suite 1700, 7 West Seventh Street  
Cincinnati, Ohio 45202-2455 - (513) 421-2441

The Standard Register Company  
P.O. Box 1167  
Dayton, OH 45401  
Attn: Risk Management Dept.

Date December 21, 1982

Re: Policy #LG1-181-027285-022

Effective Date: 11/18/82

Dear Sir:

We enclose the following:

☒ Endorsement(s) # 35

☐ Policy(ies)

☐ Copy of Policy #  
End. #

☐ Experience Rating Data

☐ Itemized Loss Statement

☐ Invoice or Credit Memorandum

☐ Memorandum Bill

☐ Statement of Account

☐ Notice(s) to Post

☐

By Barbara Bolten  
Business Sales Assistant

BS13 R3

LIBERTY MUTUAL INSURANCE COMPANY • LIBERTY MUTUAL FIRE INSURANCE COMPANY • LIBERTY LIFE ASSURANCE COMPANY OF BOSTON  
HOME OFFICES: BOSTON

EQUAL OPPORTUNITY EMPLOYERS

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

COMPREHENSIVE GENERAL LIABILITY INSURANCE  
MANUFACTURERS' AND CONTRACTORS' LIABILITY INSURANCE

ADDITIONAL INSURED  
(Owners or Lessees)

It is agreed that:

1. The "Persons Insured" provision is amended to include as an insured the person or organization named below but only with respect to liability arising out of operations performed for such insured by or on behalf of the named insured.
2. The applicable limit of the company's liability for the insurance afforded under the Contractual Liability Insurance Coverage Part forming a part of this policy shall be reduced by any amount paid as damages under this endorsement in behalf of the person or organization named below.

Name of Person or Organization  
(Additional Insured)

La Salle National Bank  
Schaumburg, IL

Hyatt Corporation - servicing of office equipment

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$

Effective Date 11-18-82 Expiration Date 7-1-83

For attachment to Policy or Bond No. LG1-181-027285-022

Audit Basis 0

Issued to The Standard Register Company

☒ LIBERTY MUTUAL INSURANCE COMPANY  
☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

*Stephen W. Keene* SECRETARY *Ray L. Conroy* PRESIDENT

LOC-1

Countersigned by

*Barbara J. Belter*  
Authorized Representative

Issued jb 12-6-82 Sales Office and No. Cinc. 877 End. Serial No. 35

GL 20 10  
(1/1/73)  
LG LM

# LIBERTY MUTUAL



Suite 1700, 7 West Seventh Street  
Cincinnati, Ohio 45202-2455 - (513) 421-2441

The Standard Register Company  
P.O. Box 1167  
Dayton, OH 45401

Date January 21, 1983

Re: Policy # LG1-181-027285-022

Effective Date: 11/16/8

Dear

We enclose the following:

☒ Endorsement(s) # 36

☐ Policy(ies)

☐ Copy of Policy #  
End. #

☐ Experience Rating Data

☐ Itemized Loss Statement

☐ Invoice or Credit Memorandum

☐ Memorandum Bill

☐ Statement of Account

☐ Notice(s) to Post

☐

By Barbara Bolten  
Business Sales Assistant

BS13 R3

LIBERTY MUTUAL INSURANCE COMPANY • LIBERTY MUTUAL FIRE INSURANCE COMPANY • LIBERTY LIFE ASSURANCE COMPANY OF BOSTON  
HOME OFFICES: BOSTON

EQUAL OPPORTUNITY EMPLOYERS

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

COVERAGE A - BODILY INJURY LIABILITY  
COVERAGE B - PROPERTY DAMAGE LIABILITY

ADDITIONAL INSURED  
(Equipment Leased to the Named Insured)

It is agreed that the "Persons Insured" provision is amended to include as an INSURED the person or organization designated below, but only with respect to liability arising out of the ownership, maintenance or use of that equipment designated below leased to the NAMED INSURED, and subject to the following additional exclusions:

The insurance does not apply:

1. to any OCCURRENCE which takes place after the NAMED INSURED ceases to be a Lesser of such equipment

SCHEDULE

Loc.	Designation of Equipment (Equipment leased to No. Named Insured)	Name of Person or Organization (Additional Insured)	Premiums	
			Coverage A Bodily Injury Liability	Coverage B Property Damage Liability
	Telephone Equipment leased at Porterville, CA Plant	California Group Services P.O. Box 8012 Walnut Creek, CA 94596	Incl. in Flat Charge	

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$ Included in Flat Charge.

Effective Date 11-16-82 Expiration Date 7-1-83

For attachment to Policy or Bond No. LG1-181-027285-022

Audit Basis 0

Issued to The Standard Register Company

☒ LIBERTY MUTUAL INSURANCE COMPANY

☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

*Stephen W. Keene* SECRETARY *Gay L. Gentry* PRESIDENT

LOC-1

Countersigned by *Barbara J. Bolte*  
Authorized Representative

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

COVERAGE A - BODILY INJURY LIABILITY  
COVERAGE B - PROPERTY DAMAGE LIABILITY

ADDITIONAL INSURED  
(Equipment Leased to the Named Insured)

It is agreed that the "Persons Insured" provision is amended to include as an INSURED the person or organization designated below, but only with respect to liability arising out of the ownership, maintenance or use of that equipment designated below leased to the NAMED INSURED, and subject to the following additional exclusions:

The insurance does not apply:

1. to any OCCURRENCE which takes place after the NAMED INSURED ceases to be a Lesser of such equipment

SCHEDULE

Loc. No.	Designation of Equipment (Equipment leased to Named Insured)	Name of Person or Organization (Additional Insured)	PREMIUMS	
			Coverage A Bodily Injury Liability	Coverage B Property Damage Liability
	Computer Modems (Telecommunicators)	Nelco, Ltd. 400 F. Southlake Blvd. Richmond, VA 23236		

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$  
Effective Date 6-16-83 Expiration Date 7-1-83  
For attachment to Policy or Bond No. LG1-181-027285-022  
Audit Basis 0  
Issued to The Standard Register Company

☒ LIBERTY MUTUAL INSURANCE COMPANY  
☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY  
☐ LIBERTY INSURANCE CORPORATION

*Stephen W. Keane* SECRETARY *Ray L. Countryman* PRESIDENT

LOC-1

Countersigned by

Authorized Representative

Issued jw 10-17-83

Sales Office and No. Cinc. 877

End. Serial No.

39



<b>POLICY DATA</b>	POLICY NUMBER <b>LG-1-181-027285-002</b>	T.D. CODE <b>23</b>	ACCOUNT NUMBER <b>027285</b>	SUB ACCT NO.	FIRST YR THIS POLICY <b>77</b>	TERM. FROM <b>7/1/82</b>	TO <b>7/1/83</b>	CHANGE EFFECTIVE <b>11/16/82</b>
<b>INSTRUCTIONS</b>	<b>COMPLETION INSTRUCTIONS: Read Reverse Side.</b>							
<b>COMPLETE IF NAME OR ADDRESS CHANGE</b>	NAME CHANGE ORIGINAL NAME					<b>INDICATE WHICH</b> <input type="checkbox"/> Name Change <input type="checkbox"/> Assignment of Interest (Release Attached) <input type="checkbox"/> Correction <input type="checkbox"/> This Change Applies to All Policies <small>For W.C. and other casualties fill out ERM form UND G-112 where applicable</small>		
	ADDRESS CHANGE ORIGINAL ADDRESS							
<b>NAME INSURED AND MAIL ADDRESS AFTER THIS CHANGE</b>	<b>The Standard Register Company</b> <b>P.O. Box 467</b> <b>Bayton, OH 45001</b> <small>ZIP CODE</small>					<input type="checkbox"/> New Mail Address <input type="checkbox"/> Correction <input type="checkbox"/> This Change Applies to All Policies <small>THE NEW MAIL ADDRESS IS ALSO:</small>		
						<input type="checkbox"/> New Location of Property <input type="checkbox"/> Change Account Header		
<b>DESCRIBE CHANGE HERE</b>	<b>Add Addl. Insured for leased equipment located at</b> <b>Porterville, CA plant.</b>							
<b>IF NOT DESCRIBED ELSEWHERE ON RPC</b>								

<b>A U T O M O B I</b>	<input type="checkbox"/> Change Correct <input type="checkbox"/> Eliminate <input type="checkbox"/> Off Substitution	YEAR, TRADE NAME, TYPE, & MODEL	SERIAL OR ID NO.	GARAGING & TERR. CODE	STATE OF REG.	CLASS CODE
	<input type="checkbox"/> Add-on <input type="checkbox"/> Substitution					
	<b>BI LIMITS</b> PD LIMITS    MED LIMITS	<input type="checkbox"/> COLLISION <input type="checkbox"/> FIRE & THEFT <input type="checkbox"/> SPECIFIED PERILS <input type="checkbox"/> COMP. FIRE & THEFT <input type="checkbox"/> TOWING & LABOR	<b>DEDUCTIBLE</b> COMP.    COLL.	NEW USED	MO. YR. BGHT VEHICLE FINANCED <input type="checkbox"/> YES <input type="checkbox"/> NO	COST NEW AMT. PAID VALUATION DES. RED.
	SINGLE LIMIT BI and PD COMBINED					

INDICATE ADDITIONAL COVERAGES OR PROVISIONS BELOW: (Include Uninsured Motorists etc.) Attach UM Option Form as required	Gross Vehicle Wt. _____ lbs. (Trucks) Gross Combination Wt. _____ lbs. (Tractor Trailers) How many miles from place of principal garaging will vehicle customarily be operated _____
---	--

<b>ADD'L INTEREST LOSS PAYEE MORTGAGEE</b>	<input checked="" type="checkbox"/> ADD <input type="checkbox"/> CHANGE <input type="checkbox"/> ELIM.	NAME AND ADDRESS <b>California Group Services</b> <b>P.O. Box 8012</b> <b>Walnut Creek, CA 94596</b>
--	--	---

<b>FIRE &amp; MARINE</b> <small>(Either individually or under a Multi-Peril, BOP or Multi-Line Policy)</small>	REMOVE TO	<input type="checkbox"/> ABOVE MAIL ADDRESS <input type="checkbox"/> NEW LOCATION	ADD ITEM OR LOCATION	CHANGE AMOUNT	CHANGE RATE	CANCEL ITEM OR LOCATION	
	NOTE: On non-specifically rated buildings, indicate information for manual rating in "CHANGE DESCRIPTION" area. SEE Personal Sales R.P.C. for required data.						
		SUBJECT OF INSURANCE & LOCATION	% COINS	OLD AMOUNT	OLD RATE	NEW AMOUNT	NEW RATES
POLICY TOTAL		<input type="checkbox"/> Increased <input type="checkbox"/> Decreased	BY \$	FROM \$	TO \$		

CANCEL									
--------	--	--	--	--	--	--	--	--	--

PRINTED IN U.S.A.

Dear Policyholder,

This is a copy of the Company record of your recent request to change your insurance. It provides you with temporary evidence that the matter is being handled. The endorsement changing your policy and any premium adjustment will be sent to you just as soon as possible.

For LIBERTY MUTUAL

*Barbara J. Della*

<b>POLICY DATA</b>	POLICY NUMBER LG1-181-027285-022	TO CODE 23/6	ACCOUNT NUMBER 027285	SUB ACCT NO	FIRST YR THIS POLICY 77	TERM 7/1/82	FROM 7/1/83	TO 11/18/82	CHANGE EFFECTIVE
<b>INSTRUCTIONS</b>	COMPLETION INSTRUCTIONS: Read Reverse Side.								
<b>COMPLETE IF NAME OR ADDRESS CHANGE</b>	NAME CHANGE ORIGINAL NAME					INDICATE WHICH <input type="checkbox"/> Name Change <input type="checkbox"/> Assignment of Interest (Release Attached) <input type="checkbox"/> Correction <input type="checkbox"/> This Change Applies to All Policies			
	ADDRESS CHANGE ORIGINAL ADDRESS								
<b>NAME INSURED AND MAIL ADDRESS AFTER THIS CHANGE</b>	The Standard Register Company P.O. Box 1167 Dayton, OH 45401					<input type="checkbox"/> New Mail Address (THE NEW MAIL ADDRESS IS ALSO) <input type="checkbox"/> New Location of Property <input type="checkbox"/> Change Account Header			
<b>DESCRIBE CHANGE HERE</b>	Add Addl. Insured below to Hyatt Corporation - servicing of office equipment. (GL2010)								
<b>IF NOT DESCRIBED ELSEWHERE ON RPC</b>									

<b>AUTOMOB</b>	Change - Other	YEAR, TRADE NAME, TYPE, & MODEL	SERIAL OR ID NO	GARAGING & TERR. CODE	STATE OF REG	CLASS CODE					
	Eliminate										
	Other Substitution										
	New										
	BI LIMITS	PD LIMITS	MED LIMITS	COLLISION FIRE & THEFT SPECIFIED PERILS COMP. FIRE & THEFT TOWING & LABOR	DEDUCTIBLE COMP. COLL.	NEW USED	MO. YR. BIGHT	VEHICLE FINANCED YES NO	COST NEW	AMT PAID	VALUATION DESIRED ACV \$
	SINGLE LIMIT BI and PD COMBINED										
	INDICATE ADDITIONAL COVERAGES OR PROVISIONS BELOW (Include Uninsured Motorists etc.) Attach UM Option Form as required						Gross Vehicle Wt. (Trucks) _____ lbs		If operated beyond a 200 mile radius from place of principal garaging, list states and cities where deliveries are made		
							Gross Combination Wt. (Tractor Trailers) _____ lbs				
							How many miles from place of principal garaging will vehicle customarily be operated				

<b>ADD'L INTEREST LOSS PAYEE MORTGAGEE</b>	<b>ADD CHANGE FORM</b>	<b>NAME AND ADDRESS</b> La Salle National Bank Schaumburg, IL.			
<b>FIRE &amp; MARINE</b> (Either individually or under a Multi-Peril, BOP or Multi-Line Policy)	REMOVE TO <input type="checkbox"/> ABOVE MAIL ADDRESS <input type="checkbox"/> NEW LOCATION	ADD ITEM OR LOCATION <input type="checkbox"/> CHANGE AMOUNT <input type="checkbox"/> CHANGE RATE <input type="checkbox"/> CANCEL ITEM OR LOCATION			
NOTE: On non-specifically rated buildings, indicate information for manual rating in "CHANGE DESCRIPTION" area. SEE Personal Sales R.P.C. for required data.					
	SUBJECT OF INSURANCE & LOCATION	OLD AMOUNT	OLD RATE	NEW AMOUNT	NEW RATES
	POLICY TOTAL	Increased	Decreased	BY \$	FROM \$ TO \$
<b>CANCEL</b>					

PRINTED IN U.S.A.

Dear Policyholder,

This is a copy of the Company record of your recent request to change your insurance. It provides you with temporary evidence that the matter is being handled. The endorsement changing your policy and any premium adjustment will be sent to you just as soon as possible.

For LIBERTY MUTUAL

*Barbara J. Bolton*

# LIBERTY MUTUAL



LIBERTY MUTUAL INSURANCE COMPANY • BOSTON

FOR PROMPT INSURANCE SERVICE — CALL YOUR SERVICE OFFICE

(A mutual insurance company, herein called the company)

In consideration of the payment of the premium, in reliance upon the statements in the declarations made a part hereof and subject to all of the terms of this policy, agrees with the **named insured** as follows:

## COVERAGE A—BODILY INJURY LIABILITY

## COVERAGE B—PROPERTY DAMAGE LIABILITY

The company will pay on behalf of the **insured** all sums which the **insured** shall become legally obligated to pay as damages because of

Coverage A. **bodily injury** or

Coverage B. **property damage**

to which this policy applies, caused by an **occurrence**, and the company shall have the right and duty to defend any suit against the **insured** seeking damages on account of such **bodily injury** or **property damage**, even if any of the allegations of the suit are groundless, false or fraudulent, and may make such investigation and settlement of any claim or suit as it deems expedient, but the company shall not be obligated to pay any claim or judgment or to defend any suit after the applicable limit of the company's liability has been exhausted by payment of judgments or settlements.

### Exclusions

This policy does not apply:

- (a) to liability assumed by the **insured** under any contract or agreement except an **incidental contract**; but this exclusion does not apply to a warranty of fitness or quality of the **named insured's products** or a warranty that work performed by or on behalf of the **named insured** will be done in a workmanlike manner;
- (b) to **bodily injury** or **property damage** arising out of the ownership, maintenance, operation, use, loading or unloading of
  - (1) any **automobile** or aircraft owned or operated by or rented or loaned to any **insured**, or
  - (2) any other **automobile** or aircraft operated by any person in the course of his employment by any **insured**;
 but this exclusion does not apply to the parking of an **automobile** on premises owned by, rented to or controlled by the **named insured** or the ways immediately adjoining, if such **automobile** is not owned by or rented or loaned to any **insured**;
- (c) to **bodily injury** or **property damage** arising out of (1) the ownership, maintenance, operation, use, loading or unloading of any **mobile equipment** while being used in any prearranged or organized racing, speed or demolition contest or in any stunting activity or in practice or preparation for any such contest or activity or (2) the operation or use of any snowmobile or trailer designed for use therewith;
- (d) to **bodily injury** or **property damage** arising out of and in the course of the transportation of **mobile equipment** by an **automobile** owned or operated by or rented or loaned to any **insured**;
- (e) to **bodily injury** or **property damage** arising out of the ownership, maintenance, operation, use, loading or unloading of
  - (1) any **watercraft** owned or operated by or rented or loaned to any **insured**, or
  - (2) any other **watercraft** operated by any person in the course of his employment by any **insured**;

but this exclusion does not apply to watercraft while ashore on premises owned by, rented to or controlled by the **named insured**;

- (f) to **bodily injury** or **property damage** arising out of the discharge, dispersal, release or escape of smoke, vapors, soot, fumes, acids, alkalis, toxic chemicals, liquids or gases, waste materials or other irritants, contaminants or pollutants into or upon land, the atmosphere or any water course or body of water; but this exclusion does not apply if such discharge, dispersal, release or escape is sudden and accidental;
- (g) to **bodily injury** or **property damage** due to war, whether or not declared, civil war, insurrection, rebellion or revolution or to any act or condition incident to any of the foregoing, with respect to
  - (1) liability assumed by the **insured** under an **incidental contract**, or
  - (2) expenses for first aid under the Supplementary Payments provision;
- (h) to **bodily injury** or **property damage** for which the **insured** or his indemnitee may be held liable
  - (1) as a person or organization engaged in the business of manufacturing, distributing, selling or serving alcoholic beverages, or
  - (2) if not so engaged, as an owner or lessor of premises used for such purposes, if such liability is imposed
    - (i) by, or because of the violation of, any statute, ordinance or regulation pertaining to the sale, gift, distribution or use of any alcoholic beverage, or
    - (ii) by reason of the selling, serving or giving of any alcoholic beverage to a minor or to a person under the influence of alcohol or which causes or contributes to the intoxication of any person;
 but part (ii) of this exclusion does not apply with respect to liability of the **insured** or his indemnitee as an owner or lessor described in (2) above;
- (i) to any obligation for which the **insured** or any carrier as his insurer may be held liable under any workmen's compensation, unemployment compensation or disability benefits law, or under any similar law;
- (j) to **bodily injury** to any employee of the **insured** arising out of and in the course of his employment by the **insured** or to any obligation of the **insured** to indemnify another because of damages arising out of such injury; but this exclusion does not apply to liability assumed by the **insured** under an **incidental contract**;
- (k) to **property damage** to
  - (1) property owned or occupied by or rented to the **insured**,
  - (2) property used by the **insured**, or
  - (3) property in the care, custody or control of the **insured** or as to which the **insured** is for any purpose exercising physical control;
 but parts (2) and (3) of this exclusion do not apply with respect to liability under a written sidetrack agreement and part (3) of this exclusion does not apply with respect to

**property damage** (other than to elevators) arising out of the use of an elevator at premises owned by, rented to or controlled by the **named insured**;

- (l) to **property damage** to premises alienated by the **named insured** arising out of such premises or any part thereof;
- (m) to loss of use of tangible property which has not been physically injured or destroyed resulting from
  - (1) a delay in or lack of performance by or on behalf of the **named insured** of any contract or agreement, or
  - (2) the failure of the **named insured's** products or work performed by or on behalf of the **named insured** to meet the level of performance, quality, fitness or durability warranted or represented by the **named insured**;
 but this exclusion does not apply to loss of use of other tangible property resulting from the sudden and accidental physical injury to or destruction of the **named insured's** products or work performed by or on behalf of the **named insured** after such products or work have been put to use by any person or organization other than an **insured**;
- (n) to **property damage** to the **named insured's** products arising out of such products or any part of such products;
- (o) to **property damage** to work performed by or on behalf of the **named insured** arising out of the work or any portion thereof, or out of materials, parts or equipment furnished in connection therewith;
- (p) to damages claimed for the withdrawal, inspection, repair, replacement, or loss of use of the **named insured's** products or work completed by or for the **named insured** or of any property of which such products or work form a part, if such products, work or property are withdrawn from the market or from use because of any known or suspected defect or deficiency therein.

## II SUPPLEMENTARY PAYMENTS

The company will pay, in addition to the applicable limit of liability:

- (a) all expenses incurred by the company, all costs taxed against the **insured** in any suit defended by the company and all interest on the entire amount of any judgment therein which accrues after entry of the judgment and before the company has paid or tendered or deposited in court that part of the judgment which does not exceed the limit of the company's liability thereon;
- (b) premiums on appeal bonds required in any such suit, premiums on bonds to release attachments in any such suit for an amount not in excess of the applicable limit of liability of this policy, and the cost of bail bonds required of the **insured** because of accident or traffic law violation arising out of the use of any vehicle to which this policy applies, not to exceed \$250 per bail bond, but the company shall have no obligation to apply for or furnish any such bonds;
- (c) expenses incurred by the **insured** for first aid to others at the time of an accident, for **bodily injury** to which this policy applies;
- (d) reasonable expenses incurred by the **insured** at the company's request in assisting the company in the investigation or defense of any claim or suit, including actual loss of earnings not to exceed \$25 per day.

## III PERSONS INSURED

Each of the following is an **insured** under this policy to the extent set forth below:

- (a) if the **named insured** is designated in the declarations as an individual, the person so designated but only with respect to the conduct of a business of which he is the sole proprietor, and the spouse of the **named insured** with respect to the conduct of such a business;
- (b) if the **named insured** is designated in the declarations as a partnership or joint venture, the partnership or joint venture so designated and any partner or member thereof but only with respect to his liability as such;
- (c) if the **named insured** is designated in the declarations as other than an individual, partnership or joint venture, the organization so designated and any executive officer, director or stockholder thereof while acting within the scope of his duties as such;
- (d) any person (other than an employee of the **named insured**) or organization while acting as real estate manager for the **named insured**; and

- (e) with respect to the operation, for the purpose of locomotion upon a public highway, of **mobile equipment** registered under any motor vehicle registration law,

- (i) an employee of the **named insured** while operating any such equipment in the course of his employment, and
- (ii) any other person while operating with the permission of the **named insured** any such equipment registered in the name of the **named insured** and any person or organization legally responsible for such operation, but only if there is no other valid and collectible insurance available, either on a primary or excess basis, to such person or organization;

provided that no person or organization shall be an **insured** under this paragraph (e) with respect to:

- (1) **bodily injury** to any fellow employee of such person injured in the course of his employment, or
- (2) **property damage** to property owned by, rented to, in charge of or occupied by the **named insured** or the employer of any person described in subparagraph (ii).

This insurance does not apply to **bodily injury** or **property damage** arising out of the conduct of any partnership or joint venture of which the **insured** is a partner or member and which is not designated in this policy as a **named insured**.

## LIMITS OF LIABILITY

Regardless of the number of (1) **insureds** under this policy, (2) persons or organizations who sustain **bodily injury** or **property damage**, or (3) claims made or suits brought on account of **bodily injury** or **property damage**, the company's liability is limited as follows:

**Coverage A**—The total liability of the company for all damages, including damages for care and loss of services, because of **bodily injury** sustained by one or more persons as the result of any one **occurrence** shall not exceed the limit of **bodily injury** liability stated in the declarations as applicable to "each occurrence."

Subject to the above provision respecting "each occurrence", the total liability of the company for all damages because of (1) all **bodily injury** included within the **completed operations hazard** and (2) all **bodily injury** included within the **products hazard** shall not exceed the limit of **bodily injury** liability stated in the declarations as "aggregate".

**Coverage B**—The total liability of the company for all damages because of all **property damage** sustained by one or more persons or organizations as the result of any one **occurrence** shall not exceed the limit of **property damage** liability stated in the declarations as applicable to "each occurrence".

Subject to the above provision respecting "each occurrence", the total liability of the company for all damages because of all **property damage** to which this coverage applies and described in any of the numbered subparagraphs below shall not exceed the limit of **property damage** liability stated in the declarations as "aggregate":

- (1) all **property damage** arising out of premises or operations rated on a remuneration basis or contractor's equipment rated on a receipts basis, including **property damage** for which liability is assumed under any **incidental contract** relating to such premises or operations, but excluding **property damage** included in subparagraph (2) below;
- (2) all **property damage** arising out of and occurring in the course of operations performed for the **named insured** by independent contractors and general supervision thereof by the **named insured**, including any such **property damage** for which liability is assumed under any **incidental contract** relating to such operations, but this subparagraph (2) does not include **property damage** arising out of maintenance or repairs at premises owned by or rented to the **named insured** or structural alterations at such premises which do not involve changing the size of or moving buildings or other structures;
- (3) all **property damage** included within the **products hazard** and all **property damage** included within the **completed operations hazard**.

Such aggregate limit shall apply separately to the **property damage** described in subparagraphs (1), (2) and (3) above, and under subparagraphs (1) and (2), separately with respect to each project away from premises owned by or rented to the **named insured**.

**Coverages A and B**—For the purpose of determining the limit of the company's liability, all **bodily injury** and **property damage** arising out of continuous or repeated exposure to substantially the same general conditions shall be considered as arising out of one occurrence.

## V POLICY TERRITORY

This policy applies only to **bodily injury** or **property damage** which occurs within the **policy territory**.

## VI DEFINITIONS

When used in this policy (including endorsements forming a part hereof):

**"automobile"** means a land motor vehicle, trailer or semi-trailer designed for travel on public roads (including any machinery or apparatus attached thereto), but does not include **mobile equipment**;

**"bodily injury"** means bodily injury, sickness or disease sustained by any person which occurs during the policy period, including death at any time resulting therefrom;

**"completed operations hazard"** includes **bodily injury** and **property damage** arising out of operations or reliance upon a representation or warranty made at any time with respect thereto, but only if the **bodily injury** or **property damage** occurs after such operations have been completed or abandoned and occurs away from premises owned by or rented to the **named insured**. "Operations" include materials, parts or equipment furnished in connection therewith. Operations shall be deemed completed at the earliest of the following times:

- (1) when all operations to be performed by or on behalf of the **named insured** under the contract have been completed,
- (2) when all operations to be performed by or on behalf of the **named insured** at the site of the operations have been completed, or
- (3) when the portion of the work out of which the injury or damage arises has been put to its intended use by any person or organization other than another contractor or subcontractor engaged in performing operations for a principal as a part of the same project.

Operations which may require further service or maintenance work, or correction, repair or replacement because of any defect or deficiency, but which are otherwise complete, shall be deemed completed.

The **completed operations hazard** does not include **bodily injury** or **property damage** arising out of

- (a) operations in connection with the transportation of property, unless the **bodily injury** or **property damage** arises out of a condition in or on a vehicle created by the loading or unloading thereof,
- (b) the existence of tools, uninstalled equipment or abandoned or unused materials, or
- (c) operations for which the classification stated in this policy or in the company's manual specifies "including completed operations";

**"elevator"** means any hoisting or lowering device to connect floors or landings, whether or not in service, and all appliances thereof including any car, platform, shaft, hoistway, stairway, runway, power equipment and machinery; but does not include an **automobile** servicing hoist, or a hoist without a platform outside a building if without mechanical power or if not attached to building walls, or a hod or material hoist used in alteration, construction or demolition operations, or an inclined conveyor used exclusively for carrying property or a dumbwaiter used exclusively for carrying property and having a compartment height not exceeding four feet;

**"incidental contract"** means any written (1) lease of premises, (2) easement agreement, except in connection with construction or demolition operations on or adjacent to a railroad, (3) undertaking to indemnify a municipality required by municipal ordinance, except in connection with work for the municipality, (4) sidetrack agreement, or (5) **elevator** maintenance agreement;

**"insured"** means any person or organization qualifying as an insured in the "Persons Insured" provision of the applicable insurance coverage. The insurance afforded applies separately to each **insured** against whom claim is made or suit is brought, except with respect to the limits of the company's liability;

**"mobile equipment"** means a land vehicle (including any machinery or apparatus attached thereto), whether or not self-propelled, (1) not subject to motor vehicle registration, or (2) maintained for use exclusively on premises owned by or rented to the **named insured**, including the ways immediately adjoining, or (3) designed for use principally off public roads, or (4) designed or maintained for the sole purpose of affording mobility to equipment of the following types forming an integral part of or permanently attached to such vehicle: power cranes, shovels, loaders, diggers and drills; concrete mixers (other than the mix-in-transit type); graders, scrapers, rollers and other road construction or repair equipment; air-compressors, pumps and generators, including spraying, welding and building cleaning equipment; and geophysical exploration and well-servicing equipment;

**"named insured"** means the person or organization named in Item 1 of the declarations of this policy;

**"named insured's products"** means goods or products manufactured, sold, handled or distributed by the **named insured** or by others trading under his name, including any container thereof (other than a vehicle), but **"named insured's products"** shall not include a vending machine or any property other than such container, rented to or located for use of others but not sold;

**"occurrence"** means an accident, including continuous or repeated exposure to conditions, which results in **bodily injury** or **property damage** neither expected nor intended from the standpoint of the **insured**;

**"policy territory"** means:

- (1) the United States of America, its territories or possessions, or Canada, or
- (2) international waters or air space, provided the **bodily injury** or **property damage** does not occur in the course of travel or transportation to or from any other country, state or nation, or
- (3) anywhere in the world with respect to damages because of **bodily injury** or **property damage** arising out of a product which was sold for use or consumption within the territory described in paragraph (1) above, provided the original suit for such damages is brought within such territory;

**"products hazard"** includes **bodily injury** and **property damage** arising out of the **named insured's products** or reliance upon a representation or warranty made at any time with respect thereto, but only if the **bodily injury** or **property damage** occurs away from premises owned by or rented to the **named insured** and after physical possession of such products has been relinquished to others;

**"property damage"** means (1) physical injury to or destruction of tangible property which occurs during the policy period, including the loss of use thereof at any time resulting therefrom, or (2) loss of use of tangible property which has not been physically injured or destroyed provided such loss of use is caused by an **occurrence** during the policy period.

## CONDITIONS

**Premium** All premiums for this policy shall be computed in accordance with the company's rules, rates, rating plans, premiums and minimum premiums applicable to the insurance afforded herein.

Premium designated in this policy as "advance premium" is a deposit premium only which shall be credited to the amount of the earned premium due at the end of the policy period. At the close of each period (or part thereof terminating with the end of the policy period) designated in the declarations as the audit period the earned premium shall be computed for such period and, upon notice thereof to the **named insured**, shall become due and payable. If the total earned premium for the policy period is less than the premium previously paid, the company shall return to the **named insured** the unearned portion paid by the **named insured**.

The **named insured** shall maintain records of such information as is necessary for premium computation, and shall send copies of such records to the company at the end of the policy period and at such times during the policy period as the company may direct.

**Inspection and Audit** The company shall be permitted but not obligated to inspect the **named insured's** property and operations at any time. Neither the company's right to make inspections nor the making thereof nor any report thereon shall constitute an undertaking, on behalf of or for the benefit of the **named insured** or others, to determine or warrant that such property or operations are safe or healthful, or are in compliance with any law, rule or regulation.

The company may examine and audit the **named insured's** books and records at any time during the policy period and extensions thereof and within three years after the final termination of this policy, as far as they relate to the subject matter of this insurance.

**Financial Responsibility Laws** When this policy is certified as proof of financial responsibility for the future under the provisions of any motor vehicle financial responsibility law, such insurance as is afforded by this policy for **bodily injury** liability or for **property damage** liability shall comply with the provisions of such law to the extent of the coverage and limits of liability required by such law. The **insured** agrees to reimburse the company for any payment made by the company which it would not have been obligated to make under the terms of this policy except for the agreement contained in this paragraph.

#### **Insured's Duties in the Event of Occurrence, Claim or Suit**

- (a) In the event of an **occurrence**, written notice containing particulars sufficient to identify the **insured** and also reasonably obtainable information with respect to the time, place and circumstances thereof, and the names and addresses of the injured and of available witnesses, shall be given by or for the **insured** to the company or any of its authorized agents as soon as practicable.
- (b) If claim is made or suit is brought against the **insured**, the **insured** shall immediately forward to the company every demand, notice, summons or other process received by him or his representative.
- (c) The **insured** shall cooperate with the company and, upon the company's request, assist in making settlements, in the conduct of suits and in enforcing any right of contribution or indemnity against any person or organization who may be liable to the **insured** because of injury or damage with respect to which insurance is afforded under this policy; and the **insured** shall attend hearings and trials and assist in securing and giving evidence and obtaining the attendance of witnesses. The **insured** shall not, except at his own cost, voluntarily make any payment, assume any obligation or incur any expense other than for first aid to others at the time of accident.

**Action Against Company** No action shall lie against the company unless, as a condition precedent thereto, there shall have been full compliance with all of the terms of this policy, nor until the amount of the **insured's** obligation to pay shall have been finally determined either by judgment against the **insured** after actual trial or by written agreement of the **insured**, the claimant and the company.

Any person or organization or the legal representative thereof who has secured such judgment or written agreement shall thereafter be entitled to recover under this policy to the extent of the insurance afforded by this policy. No person or organization shall have any right under this policy to join the company as a party to any action against the **insured** to determine the **insured's** liability, nor shall the company be impeached by the **insured** or his legal representative. Bankruptcy or insolvency of the **insured** or of the **insured's** estate shall not relieve the company of any of its obligations hereunder.

**Other Insurance** The insurance afforded by this policy is primary insurance, except when stated to apply in excess of or contingent upon the absence of other insurance. When this insurance is primary and the **insured** has other insurance which is stated to be applicable to the loss on an excess or contingent basis, the amount of the company's liability under this policy shall not be reduced by the existence of such other insurance.

When both this insurance and other insurance apply to the loss on the same basis, whether primary, excess or contingent, the company shall not be liable under this policy for a greater proportion of the loss than that stated in the applicable contribution provision below:

- (a) **Contribution by Equal Shares** If all of such other valid and collectible insurance provides for contribution by equal shares, the company shall not be liable for a greater proportion of such loss than would be payable if each insurer contributes

an equal share until the share of each insurer equals the lowest applicable limit of liability under any one policy or the full amount of the loss is paid, and with respect to any amount of loss not so paid the remaining insurers then continue to contribute equal shares of the remaining amount of the loss until each such insurer has paid its limit in full or the full amount of the loss is paid.

- (b) **Contribution by Limits** If any of such other insurance does not provide for contribution by equal shares, the company shall not be liable for a greater proportion of such loss than the applicable limit of liability under this policy for such loss bears to the total applicable limit of liability of all valid and collectible insurance against such loss.

**Subrogation** In the event of any payment under this policy, the company shall be subrogated to all the **insured's** rights of recovery therefor against any person or organization and the **insured** shall execute and deliver instruments and papers and do whatever else is necessary to secure such rights. The **insured** shall do nothing after loss to prejudice such rights.

**Changes** Notice to any agent or knowledge possessed by any agent or by any other person shall not effect a waiver or a change in any part of this policy or estop the company from asserting any right under the terms of this policy; nor shall the terms of this policy be waived or changed, except by endorsement issued to form a part of this policy, signed by the President or a Vice President, and the Secretary or an Assistant Secretary of the company and, if such signatures are facsimile signatures, countersigned by a duly authorized representative of the company.

**Assignment** Assignment of interest under this policy shall not bind the company until its consent is endorsed hereon; if, however, the **named insured** shall die, such insurance as is afforded by this policy shall apply (1) to the **named insured's** legal representative, as the **named insured**, but only while acting within the scope of his duties as such, and (2) with respect to the property of the **named insured**, to the person having proper temporary custody thereof, as **insured**, but only until the appointment and qualification of the legal representative.

**Three Year Policy** If this policy is issued for a period of three years any limit of the company's liability stated in this policy as "aggregate" shall apply separately to each consecutive annual period thereof.

**Cancellation** This policy may be cancelled by the **named insured** by mailing to the company written notice stating when thereafter the cancellation shall be effective. This policy may be cancelled by the company by mailing to the **named insured** at the address shown in this policy, written notice stating when not less than ten days thereafter such cancellation shall be effective. The mailing of notice as aforesaid shall be sufficient proof of notice. The effective date of cancellation stated in the notice shall become the end of the policy period. Delivery of such written notice either by the **named insured** or by the company shall be equivalent to mailing.

If the **named insured** cancels, return premium shall be 90% of the pro-rata unearned premium. If the company cancels, earned premium shall be computed pro-rata. Premium adjustment may be made either at the time cancellation is effected or as soon as practicable after cancellation becomes effective, but payment or tender of unearned premium is not a condition of cancellation.

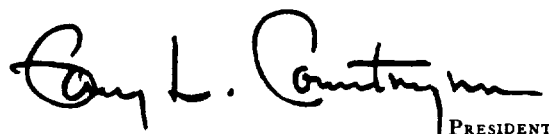
**Declarations** By acceptance of this policy, the **named insured** agrees that the statements in the declarations are his agreements and representations, that this policy is issued in reliance upon the truth of such representations and that this policy embodies all agreements existing between himself and the company or any of its agents relating to this insurance.

**Mutual Policy Conditions** This policy is nonassessable. The policyholder is a member of the company and shall participate, to the extent and upon the conditions fixed and determined by the board of directors in accordance with the provisions of law, in the distribution of dividends so fixed and determined.

In witness whereof, the company has caused this policy to be signed by its President and Secretary at Boston, Massachusetts, and countersigned on the declarations page by a duly authorized representative of the company.



SECRETARY



PRESIDENT

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This endorsement modifies the provisions of the policy relating to **ALL AUTOMOBILE LIABILITY, GENERAL LIABILITY AND MEDICAL PAYMENTS INSURANCE OTHER THAN FAMILY AUTOMOBILE, SPECIAL PACKAGE AUTOMOBILE, COMPREHENSIVE PERSONAL AND FARMER'S COMPREHENSIVE PERSONAL INSURANCE.**

## NUCLEAR ENERGY LIABILITY EXCLUSION ENDORSEMENT (Broad Form)

It is agreed that:

I. The policy does not apply:

A. Under any Liability Coverage, to **bodily injury or property damage**

- (1) with respect to which an **insured** under the policy is also an insured under a nuclear energy liability policy issued by Nuclear Energy Liability Insurance Association, Mutual Atomic Energy Liability Underwriters or Nuclear Insurance Association of Canada, or would be an insured under any such policy but for its termination upon exhaustion of its limit of liability; or
- (2) resulting from the **hazardous properties of nuclear material** and with respect to which (a) any person or organization is required to maintain financial protection, pursuant to the Atomic Energy Act of 1954, or any law amendatory thereof, or (b) the **insured** is, or had this policy not been issued would be, entitled to indemnity from the United States of America, or any agency thereof, under any agreement entered into by the United States of America, or any agency thereof, with any person or organization.

B. Under any Medical Payments Coverage, or under any Supplementary Payments provision relating to first aid, to expenses incurred with respect to **bodily injury** resulting from the **hazardous properties of nuclear material** and arising out of the operation of a **nuclear facility** by any person or organization.

C. Under any Liability Coverage, to **bodily injury or property damage** resulting from the **hazardous properties of nuclear material**, if

- (1) the **nuclear material** (a) is at any **nuclear facility** owned by, or operated by or on behalf of, an **insured** or (b) has been discharged or dispersed therefrom;
- (2) the **nuclear material** is contained in **spent fuel** or **waste** at any time possessed, handled, used, processed, stored, transported or disposed of by or on behalf of an **insured**; or
- (3) the **bodily injury or property damage** arises out of the furnishing by an **insured** of services, materials, parts or equipment in connection with the planning, construction, maintenance, operation or use of any **nuclear facility**, but if such facility is located within the United States of America, its territories or possessions or Canada, this exclusion (3) applies only to **property damage** to such **nuclear facility** and any property thereat.

II. As used in this endorsement:

"**hazardous properties**" include radioactive, toxic or explosive properties;

"**nuclear material**" means **source material, special nuclear material or byproduct material**;

"**source material**", "**special nuclear material**", and "**byproduct material**" have the meanings given them in the Atomic Energy Act of 1954 or in any law amendatory thereof;

"**spent fuel**" means any fuel element or fuel component, solid or liquid, which has been used or exposed to radiation in a **nuclear reactor**;

"**waste**" means any waste material (a) containing **by-product material** other than the tailings or wastes produced by the extraction or concentration of uranium or thorium from any ore processed primarily for its **source material** content, and (b) resulting from the operation by any person or organization of any **nuclear facility** included under the first two paragraphs of the definition of **nuclear facility**.


"**nuclear facility**" means

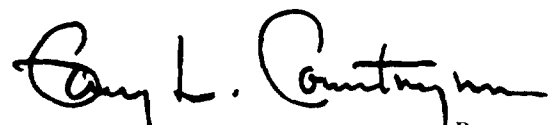
- (a) any **nuclear reactor**,
- (b) any equipment or device designed or used for (1) separating the isotopes of uranium or plutonium, (2) processing or utilizing **spent fuel**, or (3) handling, processing or packaging **waste**,
- (c) any equipment or device used for the processing, fabricating or alloying of **special nuclear material** if at any time the total amount of such material in the custody of the **insured** at the premises where such equipment or device is located consists of or contains more than 25 grams of plutonium or uranium 233 or any combination thereof, or more than 250 grams of uranium 235,
- (d) any structure, basin, excavation, premises or place prepared or used for the storage or disposal of **waste**,

and includes the site on which any of the foregoing is located, all operations conducted on such site and all premises used for such operations;

"**nuclear reactor**" means any apparatus designed or used to sustain nuclear fission in a self-supporting chain reaction or to contain a critical mass of fissionable material;

"**property damage**" includes all forms of radioactive contamination of property.

  
SECRETARY

  
PRESIDENT

# DUPLICATE

## COMPREHENSIVE GENERAL LIABILITY POLICY



**THIS POLICY IS NONASSESSABLE.**

**OFFICES  
IN  
PRINCIPAL CITIES  
THROUGHOUT  
THE  
UNITED STATES  
AND  
CANADA**



# DECLARATIONS



# COMPREHENSIVE GENERAL LIABILITY POLICY

ACCOUNT NO 02 72 85	SUB ACCT NO	POLICY NO. LG1-181-027285-023		TD/CD 23/4	SALES OFFICE Cincinnati	CODE 877	SALES REPRESENTATIVE Nelson	CODE 6743	N/R 2	1ST YEAR 77
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Item 1. **Named Insured** The Standard Register Company and The Rein Company,  
A Subsidiary of the Standard Register Company  
**Address** P.O. Box 1167, Dayton, OH 45401  
Attn: Risk Management Department

The named insured is: Individual ☐, Partnership ☐, Corporation ☒, Other ☐

Business of named insured is: See Item 4

Item 2. **Policy Period:** From Mo. 7 Day 1 Year 83 to Mo. 7 Day 1 Year 84  
12:01 A.M., standard time at the address of the named insured as stated herein.

**Audit Basis:** At Expiration ☐, Annual ☐, Semi-Annual ☐, Quarterly ☐, Monthly ☒, Flat Charge ☐

Item 3. The insurance afforded is only with respect to such of the following Coverages as are indicated by specific premium charge or charges. The limit of the company's liability against each such Coverage shall be as stated herein, subject to all the terms of this policy having reference thereto.

COVERAGES	LIMITS OF LIABILITY	ADVANCE PREMIUMS
A — BODILY INJURY LIABILITY Deductible Endorsement	\$ 1,000,000 each occurrence \$ 1,000,000 aggregate Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	\$ 11,700
B — PROPERTY DAMAGE LIABILITY Deductible Endorsement	\$ 1,000,000 each occurrence \$ 1,000,000 aggregate Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	\$ 9,100
MINIMUM PREMIUMS: Bodily Injury Liability \$ 11,000 Property Damage Liability \$ 8,600	TOTAL ADVANCE PREMIUM	\$ 20,800

Item 4. **Computation of Premiums**

Classification and Locations	Code No.	Premium Base	Rates		Advance Premiums		
			Bodily Injury Liability	Property Damage Liability	Bodily Injury Liability	Property Damage Liability	
					Code 326 <input type="checkbox"/>	327 <input type="checkbox"/>	328 <input checked="" type="checkbox"/>
See Extension Schedule Attached							

The policy, including all endorsements issued therewith, is hereby countersigned by Stacy L. Smith Authorized Representative

LOC. CODE 1	Typed 10-17-83	Periodic Payment	Rating Basis R <input type="checkbox"/> NR <input type="checkbox"/>	Audit Basis	Home State PA	Pol. H.G. S <input type="checkbox"/>	Renewal of LG1- 022	Accounting Entry Dividend for Exp. Period
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Item 4. *Declarations — Schedule —*  
*General Liability Hazards*

CLASSIFICATION AND LOCATIONS	PREMIUM BASE	RATES		ADVANCE PREMIUMS	
		BODILY INJURY LIABILITY	PROPERTY DAMAGE LIABILITY	BODILY INJURY LIABILITY	PROPERTY DAMAGE LIABILITY
				328	
All operations of the named insured (including M & C, O/CP, P/F, GL 04 04, Elevator Charge, Foreign Coverage, Employee Benefits Coverage, Lawyers Professional Liability) in connection with the design, manufacturing, sale and installation of business forms and systems, autographic registers and forms, and feeding and handling equipment 20050				Discounted Flat Cha 11,700	9,100.

M = Minimum Premium

EXTENSION SCHEDULE

Elevator Inspection Charge 65210

<u>Ohio</u>		<u>Premium Charge</u>
626 Albany St., Dayton	1 Passenger 2 Freight	No
122 Campbell St., Dayton	1 Freight	Premium
22 Powers St., Dayton	1 Freight	
737 W. Stewart St., Dayton	1 Passenger 1 Freight	Charge

**GENERAL LIABILITY  
AMENDATORY ENDORSEMENT — ADDITIONAL DEFINITION**

It is agreed that the following definition is added:

"loading or unloading", with respect to an **automobile**, means the handling of property after it is moved from the place where it is accepted for movement into or onto an **automobile** or while it is in or on an **automobile** or while it is being moved from an **automobile** to the place where it is finally delivered, but "loading or unloading" does not include the movement of property by means of a mechanical device (other than a hand truck) not attached to the **automobile**.

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$

Effective Date

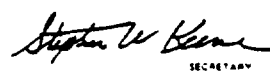
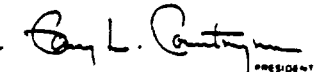
Expiration Date

For attachment to Policy or Bond No.

Audit Basis

Issued to

- ☐ LIBERTY MUTUAL INSURANCE COMPANY  
☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY  
☐ LIBERTY INSURANCE CORPORATION

   
SECRETARY PRESIDENT

LOC-1

Countersigned by .....

Authorized Representative

Issued

Sales Office and No.

End. Serial No.

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

## COMPREHENSIVE GENERAL LIABILITY INSURANCE

### BROAD FORM COMPREHENSIVE GENERAL LIABILITY ENDORSEMENT

#### I. CONTRACTUAL LIABILITY COVERAGE

(A) The definition of **incidental contract** is extended to include any oral or written contract or agreement relating to the conduct of the **named insured's** business.

(B) The insurance afforded with respect to liability assumed under an **incidental contract** is subject to the following additional exclusions:

(1) to **bodily injury** or **property damage** for which the **insured** has assumed liability under any **incidental contract**, if such injury or damage occurred prior to the execution of the **incidental contract**;

(2) if the **insured** is an architect, engineer or surveyor, to **bodily injury** or **property damage** arising out of the rendering of or the failure to render professional services by such **insured**, including

(a) the preparation or approval of maps, drawings, opinions, reports, surveys, change orders, designs or specifications, and

(b) supervisory, inspection or engineering services;

(3) if the indemnitee of the **insured** is an architect, engineer or surveyor, to the liability of the indemnitee, his agents or employees, arising out of

(a) the preparation or approval of or the failure to prepare or approve maps, drawings, opinions, reports, surveys, change orders, designs or specifications, or

(b) the giving of or the failure to give directions or instructions by the indemnitee, his agents or employees, provided such giving or failure to give is the primary cause of the **bodily injury** or **property damage**;

(4) to any obligation for which the **insured** may be held liable in an action on a contract by a third party beneficiary for **bodily injury** or **property damage** arising out of a project for a public authority; but this exclusion does not apply to an action by the public authority or any other person or organization engaged in the project;

(5) to **bodily injury** or **property damage** arising out of construction or demolition operations, within 50 feet of any railroad

property, and affecting any railroad bridge or trestle, tracks, road beds, tunnel, underpass or crossing; but this exclusion does not apply to sidetrack agreements.

(C) The following exclusions applicable to Coverages A (**Bodily Injury**) and B (**Property Damage**) do not apply to this Contractual Liability Coverage: (b), (c) (2), (d) and (e).

(D) The following additional condition applies:

#### Arbitration

The company shall be entitled to exercise all of the **insured's** rights in the choice of arbitrators and in the conduct of any arbitration proceeding.

#### II. PERSONAL INJURY AND ADVERTISING INJURY LIABILITY COVERAGE

(A) The company will pay on behalf of the **insured** all sums which the **insured** shall become legally obligated to pay as damages because of **personal injury** or **advertising injury** to which this insurance applies, sustained by any person or organization and arising out of the conduct of the **named insured's** business, within the **policy territory**, and the company shall have the right and duty to defend any suit against the **insured** seeking damages on account of such injury, even if any of the allegations of the suit are groundless, false or fraudulent, and may make such investigation and settlement of any claim or suit as it deems expedient, but the company shall not be obligated to pay any claim or judgment or to defend any suit after the applicable limit of the company's liability has been exhausted by payment of judgments or settlements.

(B) This insurance does not apply:

(1) to liability assumed by the **insured** under any contract or agreement;

(2) to **personal injury** or **advertising injury** arising out of the wilful violation of a penal statute or ordinance committed by or with the knowledge or consent of the **insured**;

(3) to **personal injury** or **advertising injury** arising out of a publication or utterance of a libel or slander, or a publication or utterance in violation of an individual's right of privacy, if the first injurious publication or utterance of the same or similar material by or on behalf of the

## BROAD FORM COMPREHENSIVE GENERAL LIABILITY ENDORSEMENT — (Continued)

**named insured** was made prior to the effective date of this insurance:

- (4) to **personal injury** or **advertising injury** arising out of libel or slander or the publication or utterance of defamatory or disparaging material concerning any person or organization or goods, products or services, or in violation of an individual's right of privacy, made by or at the direction of the **insured** with knowledge of the falsity thereof;
- (5) to **personal injury** or **advertising injury** arising out of the conduct of any partnership or joint venture of which the **insured** is a partner or member and which is not designated in the declarations of the policy as a **named insured**;
- (6) to **advertising injury** arising out of
  - (a) failure of performance of contract, but this exclusion does not apply to the unauthorized appropriation of ideas based upon alleged breach of implied contract, or
  - (b) infringement of trademark, service mark or trade name, other than titles or slogans, by use thereof on or in connection with goods, products or services sold, offered for sale or advertised, or
  - (c) incorrect description or mistake in advertised price of goods, products or services sold, offered for sale or advertised;
- (7) with respect to **advertising injury**
  - (a) to any **insured** in the business of advertising, broadcasting, publishing or telecasting, or
  - (b) to any injury arising out of any act committed by the **insured** with actual malice.

### (C) Limits of Liability

Regardless of the number of (1) **insureds** hereunder, (2) persons or organizations who sustain injury or damage, or (3) claims made or suits brought on account of **personal injury** or **advertising injury**, the total limit of the company's liability under this coverage for all damages shall not exceed the limit of liability stated in this endorsement as "aggregate".

### (D) Additional Definitions

"**Advertising Injury**" means injury arising out of an offense committed during the policy period occurring in the course of the **named insured's** advertising activities, if such injury arises out of libel, slander, defamation, viola-

tion of right of privacy, piracy, unfair competition, or infringement of copyright, title or slogan.

"**Personal Injury**" means injury arising out of one or more of the following offenses committed during the policy period:

- (1) false arrest, detention, imprisonment, or malicious prosecution;
- (2) wrongful entry or eviction or other invasion of the right of private occupancy;
- (3) a publication or utterance
  - (a) of a libel or slander or other defamatory or disparaging material, or
  - (b) in violation of an individual's right of privacy;

except publications or utterances in the course of or related to advertising, broadcasting, publishing or telecasting activities conducted by or on behalf of the **named insured** shall not be deemed **personal injury**.

## III. PREMISES MEDICAL PAYMENTS COVERAGE

The company will pay to or for each person who sustains **bodily injury** caused by accident all reasonable **medical expense** incurred within one year from the date of the accident on account of such **bodily injury** provided such **bodily injury** arises out of (a) a condition in the **insured premises**, or (b) operations with respect to which the **named insured** is afforded coverage for **bodily injury** liability under the policy.

This insurance does not apply:

### (A) to **bodily injury**

- (1) arising out of the ownership, maintenance, operation, use, loading or unloading of
  - (a) any **automobile** or aircraft owned or operated by or rented or loaned to any **insured**, or
  - (b) any other **automobile** or aircraft operated by any person in the course of his employment by any **insured**;

but this exclusion does not apply to the parking of an **automobile** on the **insured premises**, if such **automobile** is not owned by or rented or loaned to any **insured**;

### (2) arising out of

- (a) the ownership, maintenance, operation, use, loading or unloading of any **mobile equipment** while being used in any prearranged or organized racing, speed or demolition contest or in any stunting activity or in practice or

- preparation for any such contest or activity, or
  - (b) the operation or use of any snowmobile or trailer designed for use therewith,
    - (i) owned or operated by or rented or loaned to any **insured**, or
    - (ii) operated by any person in the course of his employment by any **insured**;
  - (3) arising out of the ownership, maintenance, operation, use, loading or unloading of
    - (a) any watercraft owned or operated by or rented or loaned to any **insured**, or
    - (b) any other watercraft operated by any person in the course of his employment by any **insured**;
- but this exclusion does not apply to watercraft while ashore on the **insured premises**;
- (4) arising out of and in the course of the transportation of **mobile equipment** by an **automobile** owned or operated by or rented or loaned to the **named insured**;

**(B) to bodily injury**

- (1) included within the **completed operations hazard** or the **products hazard**;
- (2) arising out of operations performed for the **named insured** by independent contractors other than
  - (a) maintenance and repair of the **insured premises**, or
  - (b) structural alterations at such premises which do not involve changing the size of or moving buildings or other structures;
- (3) resulting from the selling, serving or giving of any alcoholic beverage
  - (a) in violation of any statute, ordinance or regulation,
  - (b) to a minor,
  - (c) to a person under the influence of alcohol, or
  - (d) which causes or contributes to the intoxication of any person,

if the **named insured** is a person or organization engaged in the business of manufacturing, distributing, selling or serving alcoholic beverages, or if not so engaged, is an owner or lessor of premises used for such purposes, but only part (a) of this exclusion (B) (3) applies when the **named insured** is such an owner or lessor;

- (4) due to war, whether or not declared, civil war, insurrection, rebellion or revolution, or to any act or condition incident to any of the foregoing;

**(C) to bodily injury**

- (1) to the **named insured**, any partner thereof, any tenant or other person regularly residing on the **insured premises** or any employee of any of the foregoing if the **bodily injury** arises out of and in the course of his employment therewith;
  - (2) to any other tenant if the **bodily injury** occurs on that part of the **insured premises** rented from the **named insured** or to any employee of such a tenant if the **bodily injury** occurs on the tenant's part of the **insured premises** and arises out of and in the course of his employment for the tenant;
  - (3) to any person while engaged in maintenance and repair of the **insured premises** or alteration, demolition or new construction at such premises;
  - (4) to any person if any benefits for such **bodily injury** are payable or required to be provided under any workmen's compensation, unemployment compensation or disability benefits law, or under any similar law;
  - (5) to any person practicing, instructing or participating in any physical training, sport, athletic activity or contest whether on a formal or informal basis;
  - (6) if the **named insured** is a club, to any member of the **named insured**;
  - (7) if the **named insured** is a hotel, motel, or tourist court, to any guest of the **named insured**;
- (D) to any medical expense** for services by the **named insured**, any employee thereof or any person or organization under contract to the **named insured** to provide such services.

**LIMITS OF LIABILITY**

The limit of liability for Premises Medical Payments Coverage is \$1,000 each person unless otherwise stated in the schedule of this endorsement. The limit of liability applicable to "each person" is the limit of the company's liability for all **medical expense** for **bodily injury** to any one person as the result of any one accident; but subject to the above provision respecting "each person", the total liability of the company under Premises Medical Payments Coverage for all **medical expense** for **bodily injury** to two or more persons as the result of any one accident shall not exceed the limit of **bodily injury** liability stated in

the policy as applicable to "each occurrence".

When more than one **medical payments** coverage afforded by the policy applies to the loss, the company shall not be liable for more than the amount of the highest applicable limit of liability.

#### ADDITIONAL DEFINITIONS

When used herein:

"**insured premises**" means all premises owned by or rented to the **named insured** with respect to which the **named insured** is afforded coverage for **bodily injury** liability under this policy, and includes the ways immediately adjoining on land.

"**medical expense**" means expenses for necessary medical, surgical, x-ray and dental services, including prosthetic devices, and necessary ambulance, hospital, professional nursing and funeral services.

#### ADDITIONAL CONDITION

##### Medical Reports; Proof and Payment of Claim

As soon as practicable the injured person or someone on his behalf shall give to the company written proof of claim, under oath if required, and shall, after each request from the company, execute authorization to enable the company to obtain medical reports and copies of records. The injured person shall submit to physical examination by physicians selected by the company when and as often as the company may reasonably require. The company may pay the injured person or any person or organization rendering the services and the payment shall reduce the amount payable hereunder for such injury. Payment hereunder shall not constitute an admission of liability of any person or, except hereunder, of the company.

#### IV. HOST LIQUOR LAW LIABILITY COVERAGE

Exclusion (h) does not apply with respect to liability of the **insured** or his indemnitee arising out of the giving or serving of alcoholic beverages at functions incidental to the **named insured's** business, provided the **named insured** is not engaged in the business of manufacturing, distributing, selling or serving of alcoholic beverages.

#### V. FIRE LEGAL LIABILITY COVERAGE — REAL PROPERTY

With respect to **property damage** to structures or portions thereof rented to or leased to the **named insured**, including fixtures permanently attached thereto, if such **property damage** arises out of fire

(A) All of the exclusions of the policy, other than the Nuclear Energy Liability Exclusion (Broad Form), are deleted and replaced by the following:

This insurance does not apply to liability assumed by the **insured** under any contract or agreement.

(B) The limit of **property damage** liability as

respects this Fire Legal Liability Coverage — Real Property is \$50,000 each **occurrence** unless otherwise stated in the schedule of this endorsement

(C) The Fire Legal Liability Coverage — Real Property shall be excess insurance over any valid and collectible property insurance (including any deductible portion thereof), available to the **insured**, such as, but not limited to, Fire, Extended Coverage, Builder's Risk Coverage or Installation Risk Coverage, and the Other Insurance Condition of the policy is amended accordingly.

#### VI. BROAD FORM PROPERTY DAMAGE LIABILITY COVERAGE (Including Completed Operations)

The insurance for **property damage** liability applies, subject to the following additional provisions:

(A) Exclusions (k) and (o) are replaced by the following:

- (1) to property owned or occupied by or rented to the **insured**, or, except with respect to the use of **elevators**, to property held by the **insured** for sale or entrusted to the **insured** for storage or safekeeping;
- (2) except with respect to liability under a written sidetrack agreement or the use of **elevators**
  - (a) to property while on premises owned by or rented to the **insured** for the purpose of having operations performed on such property by or on behalf of the **insured**,
  - (b) to tools or equipment while being used by the **insured** in performing his operations,
  - (c) to property in the custody of the **insured** which is to be installed, erected or used in construction by the **insured**,
  - (d) to that particular part of any property, not on premises owned by or rented to the **insured**,
    - (i) upon which operations are being performed by or on behalf of the **insured** at the time of the **property damage** arising out of such operations, or
    - (ii) out of which any **property damage** arises, or
    - (iii) the restoration, repair or replacement of which has been made or is necessary by reason of faulty workmanship thereon by or on behalf of the **insured**;



## BROAD FORM COMPREHENSIVE GENERAL LIABILITY ENDORSEMENT — (Continued)

- (3) with respect to the **completed operations hazard** and with respect to any classification stated in the policy or in the company's manual as "including completed operations" to **property damage** to work performed by the **named insured** arising out of such work or any portion thereof, or out of such materials, parts or equipment furnished in connection therewith.

- (B) The Broad Form Property Damage Liability Coverage shall be excess insurance over any valid and collectible property insurance (including any deductible portion thereof) available to the **insured**, such as, but not limited to, Fire, Extended Coverage, Builder's Risk Coverage or Installation Risk Coverage, and the Other Insurance Condition of the policy is amended accordingly.

### VII. INCIDENTAL MEDICAL MALPRACTICE LIABILITY COVERAGE

The definition of **bodily injury** is amended to include Incidental Medical Malpractice Injury.

Incidental Medical Malpractice Injury means injury arising out of the rendering of or failure to render, during the policy period, the following services:

- (A) medical, surgical, dental, x-ray or nursing service or treatment or the furnishing of food or beverages in connection therewith; or  
(B) the furnishing or dispensing of drugs or medical, dental or surgical supplies or appliances.

This coverage does not apply to:

- (1) expenses incurred by the **insured** for first-aid to others at the time of an accident and the "Supplementary Payments" provision and the "Insured's Duties in the Event of Occurrence, Claim or Suit" Condition are amended accordingly;  
(2) any **insured** engaged in the business or occupation of providing any of the services described under VII (A) and (B) above;  
(3) injury caused by any indemnitee if such indemnitee is engaged in the business or occupation of providing any of the services described under VII (A) and (B) above.

### VIII. NON-OWNED WATERCRAFT LIABILITY COVERAGE (under 26 feet in length)

Exclusion (e) does not apply to any watercraft under 26 feet in length provided such watercraft is neither owned by the **named insured** nor being used to carry persons or property for a charge.

Where the **insured** is, irrespective of this coverage, covered or protected against any loss or claim which would otherwise have been paid by the company under this endorsement, there shall be no contribution or participation by this company on the basis of excess, contributing, deficiency, concurrent, or double insurance or otherwise.

### IX. LIMITED WORLDWIDE LIABILITY COVERAGE

The definition of **policy territory** is amended to include the following:

- (4) Anywhere in the world with respect to **bodily injury, property damage, personal injury or advertising injury** arising out of the activities of any **insured** permanently domiciled in the United States of America though temporarily outside the United States of America, its territories and possessions or Canada, provided the original suit for damages because of any such injury or damage is brought within the United States of America, its territories or possessions or Canada.

Such insurance as is afforded by paragraph (4) above shall not apply:

- (a) to **bodily injury or property damage** included within the **completed operations hazard** or the **products hazard**;  
(b) to Premises Medical Payments Coverage.

### X. ADDITIONAL PERSONS INSURED

As respects **bodily injury, property damage, and personal injury and advertising injury** coverages, under the provision "Persons Insured", the following are added as **insureds**:

- (A) Spouse — Partnership — If the **named insured** is a partnership, the spouse of a partner but only with respect to the conduct of the business of the **named insured**;  
(B) Employee — Any employee (other than executive officers) of the **named insured** while acting within the scope of his duties as such, but the insurance afforded to such employee does not apply:  
(1) to **bodily injury or personal injury** to another employee of the **named insured** arising out of or in the course of his employment;  
(2) to **personal injury or advertising injury** to the **named insured** or, if the **named insured** is a partnership or joint venture, any partner or member thereof, or the spouse of any of the foregoing;  
(3) to **property damage** to property owned.

occupied or used by, rented to, in the care, custody or control of or over which physical control is being exercised for any purpose by another employee of the named insured, or by the named insured or, if the named insured is a partnership or joint venture, by any partner or member thereof or by the spouse of any of the foregoing.

#### XI. EXTENDED BODILY INJURY COVERAGE

The definition of **occurrence** includes any intentional act by or at the direction of the insured which results in **bodily injury**, if such injury arises solely from the use of reasonable force for the purpose of protecting persons or property.

#### XII. AUTOMATIC COVERAGE — NEWLY ACQUIRED ORGANIZATIONS (90 DAYS)

The word **insured** shall include as **named insured** any organization which is acquired or formed by the **named insured** and over which the **named insured** maintains ownership or majority interest, other than a joint venture, provided this insurance does not apply to **bodily injury, property damage, personal injury or advertising injury** with respect to which such new organization under this policy is also an **insured** under any other similar liability or indemnity policy or would be an **insured** under any such policy but for exhaustion of its limits of liability. The insurance afforded hereby shall terminate 90 days from the date any such organization is acquired or formed by the **named insured**.

#### Schedule

Personal Injury and Advertising Injury Liability

Aggregate Limit shall be the per occurrence bodily injury liability limit unless otherwise indicated herein:

Limit of Liability \$ \_\_\_\_\_ Aggregate

Limit of Liability — Premises Medical Payments Coverage: \$1,000 each person unless otherwise indicated herein:

\$ \_\_\_\_\_ each person.

Limit of Liability — Fire Legal Liability Coverage: \$50,000 per occurrence unless otherwise indicated herein:

\$ \_\_\_\_\_ per occurrence.

#### Premium Basis

\_\_\_\_\_ % of the Total Comprehensive General Liability  
Bodily Injury and Property Damage Premium as  
Otherwise Determined.

#### Advance Premium

99990 \$ Included  
in  
Flat Charge

MINIMUM PREMIUM \$

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$ Included in Flat Charge

Effective Date \_\_\_\_\_ Expiration Date \_\_\_\_\_

For attachment to Policy or Bond No. LG1-181-027285-023

Audit Basis

Issued to

- ☒ LIBERTY MUTUAL INSURANCE COMPANY  
☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY  
☐ LIBERTY INSURANCE CORPORATION

*Stephen W. Keane* SECRETARY *Ray L. Canty* PRESIDENT

LOC-1

Countersigned by \_\_\_\_\_ Authorized Representative

Issued

Sales Office and No.

End. Serial No.

1

SUPPLEMENTARY GENERAL AMENDATORY ENDORSEMENT

It is agreed that:

1. Named Insured The term "named insured" includes in addition to the person or organization named in Item 1 of the declarations any business entity incorporated or organized under the laws of the United States of America (including any State thereof) its territories or possessions or Canada (including any Province thereof) while the person or organization named in Item 1 of the declarations or the aforementioned owns, during the policy period, an interest in such entity of more than fifty per cent (50%).

Provided, however, the "named insured" shall not include any business entity acquired by the named insured during the policy period through consolidation, merger, purchase or assumption of control and active management unless reported to the company within ninety days after the acquisition is affected.

The Person or organization named in Item 1 of the declarations by acceptance of this policy is authorized to act and agrees to act on behalf of all persons or organizations insured under this policy with respect to all matters pertaining to the insurance afforded by the policy, including the giving and receiving of notice of cancellation, the payment of premiums and the receiving of return premiums, if any, and of such dividends as may be declared by the company.

Section XII of the Broad Form Comprehensive Endorsement is replaced by the provisions of this Part 1.

2. Contractual Liability

- A. Exclusions B (2), (4) and (5) of the Broad Form Comprehensive Endorsement are deleted.
- B. The company will defend any claim or suit against any "indemnatee" which the "named insured" is required to defend by the specific terms of an " incidental contract", but only to the same extent and on the same terms as if the "indemnatee" were the "insured" under the policy and then only if all of the following conditions are satisfied: (1) the claim or suit seeks damages for which the indemnatee is legally entitled to indemnification under the "incidental contract", (2) the policy covers such damages and (3) the applicable limit of the company's liability with respect to such damages has not been exhausted by payment of judgements or settlements.

3. Personal Injury

The Broad Form Comprehensive General Liability Endorsement, Section II is amended as follows:

The definition of "personal injury" also includes any injury (except injury arising out of "bodily injury") to the feelings or reputation of a natural person.

The following exclusions are added:

(8) to "personal injury" arising out of discrimination which is unlawful or which is committed by or at the direction of the insured;

(9) to any act committed by or at the direction of the "insured" for the purpose of causing injury.

Exclusion B (1) is deleted.

4. Limits of Liability, Non-Cumulation of Liability - Same Occurrence

The last paragraph of Section IV, "Limits of Liability" is replaced by the following:

"Coverages A and B - For the purpose of determining the limit of the company's liability (1) all "bodily injury", "personal injury" and "property damage" arising out of continuous or repeated exposure to substantially the same general conditions and (2) all "personal injury" arising out of a series of publications or utterances of the same or similar defamatory material shall be considered as arising out of one occurrence".

The following paragraph is added to Section IV:

"If the same "occurrence" gives rise to "bodily injury", "personal injury" or "property damage" which occurs partly before and partly within the policy period, the each occurrence limit and the applicable aggregate limit or limits of this policy shall be reduced by the amount of each payment made by the company with respect to such "occurrence" under a previous policy or policies of which this policy is a replacement".

5. Mobile Equipment Exclusion (c) is deleted.

6. Liquor Law Liability Exclusion (h) is deleted.

7. Automobiles and Aircraft Exclusion Exclusion (b) is amended to read as follows:

"(b) to "bodily injury" or "property damage" arising out of the ownership, maintenance, operations, use, loading or unloading of

(1) any "automobile" or aircraft owned or operated by or rented or loaned to any "insured", or

(2) any other "automobile" or aircraft operated by any person in the course of his employment by any "insured."

but this exclusion does not apply to liability assumed under an "incidental contract".

8. Incidental Malpractice Coverage

The exclusions under Section VII of the Broad Form Comprehensive General Liability Endorsement are deleted.

9. Watercraft

Part (2) of Exclusion (e) is deleted

10. Foreign Coverage The following replaces Section IX Limited Worldwide Coverage of the Broad Form Comprehensive Endorsement.

(a) Policy Territory

The term "policy territory" is amended by adding the following subdivision (4) :

(4) anywhere in the world, except with respect to loss arising out of "foreign based operations" of the named insured or premises medical payments coverage. As used herein "foreign based operations"

means (1) construction, fabrication, erection, or installation operations outside the United States of America, its territories or possessions or Canada or (2) manufacturing, selling or distributing goods or products at or from locations outside the United States of America, its territories or possessions or Canada, but "foreign based operations" do not include:

- (a) the distribution or sale of goods or products manufactured in the United States of America, its territories or possessions or Canada, or
- (b) the activities of any insured permanently domiciled in the United States of America, though temporarily outside the United States of America, its territories and possessions or Canada, provided the original suit for damages because of such injury or damage is brought within the United States of America, its territories or possessions or Canada.

(b) Investigation, Defense, Settlement - Foreign Claims or Suits

The Company shall have the right but not the duty to investigate, settle or defend any claim made or suit brought against the insured outside the United States of America, its territories or possessions, or Canada. If the company elects not to investigate, settle or defend any such claim or suit, the insured under the supervision of the company shall arrange for such investigation and defense as are reasonably necessary, and subject to prior authorization of the company, shall effect such settlement thereof as the company and the insured deem expedient. The company shall reimburse

the insured for the reasonable costs of such investigation and defense and, within the applicable limit of the company's liability, for the amount of any settlement so authorized.

11. Other Insurance

With respect to losses to which this policy applies by reason of the coverage afforded by this endorsement and the Broad Form Comprehensive General Liability Endorsement, this policy does not apply to that portion of the loss for which the "insured" has other valid and collectible insurance, whether on a primary, excess or contingent basis unless such insurance was specifically purchased by the "named insured" to apply in excess hereof.

12. Fellow Employee Coverage

"It is agreed that the policy is amended to provide that AT THE SOLE AND EXCLUSIVE DIRECTION OF THE INSURED the first part of exclusion (j) of the policy ending with "in the course of his employment by the insured;" and sub-paragraph (e) (1) of the "Persons Insured" section of this policy shall not apply to the Chairmen of the Board, nor to any officer(s) nor employee(s) of the Named Insured provided that:

- (a) This endorsement shall not operate to increase the limits of the company's liability stated in the policy;
- (b) The insurance afforded by this endorsement shall be excess over any other valid and collectible insurance applicable to said Chairman of the Board, officer(s) or employee(s);
- (c) The limit of the company's liability with respect to the insurance afforded by this endorsement shall be only for the ultimate net loss in excess of \$1,000 as a result of any one accident and then only up to an amount not exceeding the applicable limits of liability as stated in the policy declarations.




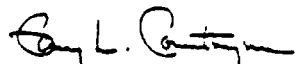
13. Amendment of Condition 4-Insureds duties in the event of occurrence  
Claim or Suit

- (a) In the event of an occurrence, written notice containing particulars sufficient to identify the insured and also reasonably obtainable information with respect to the time, place and circumstances thereof, and the names and addresses of the injured and of available witnesses shall be given by or for the insured to the company or any of its authorized agents as soon as practicable after knowledge has been received by the Insurance Department of the insureds headquarters in Dayton, OH.
- (b) If claim is made or suit is brought against the insured, the insured shall immediately forward to the company every demand, notice, summons or other process received by him or his representative.
- (c) The insured shall cooperate with the company and, upon the company's request, assist in making settlements, in the conduct of suit and in enforcing any right of contribution or indemnity against any person or organization who may be liable to the insured because of bodily injury or property damage with respect to which insurance is afforded under this policy; and the insured shall attend hearings and trials and assist in securing and giving evidence and obtaining the attendance of witnesses. The insured shall not; except at his own cost, voluntarily make any payment, assume any obligation or incur any expense other than for first aid to other at the time of accident.

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$  
Effective Date  
For attachment to Policy or Bond No. LG1-181-027285-023  
Audit Basis  
Issued to

☒ LIBERTY MUTUAL INSURANCE COMPANY  
☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY  
☐ LIBERTY INSURANCE CORPORATION

   
SECRETARY PRESIDENT

LOC-1

Countersigned by .....

Authorized Representative

Page 7 of  
End. Serial No.

Issued

Sales Office and No.

## EMPLOYEE BENEFITS LIABILITY INSURANCE ENDORSEMENT

The company, in consideration of the payment of the premium, and subject to all of the provisions of the policy not expressly modified herein, agrees with the named Insured as follows:

### I. COVERAGE W—EMPLOYEE BENEFITS LIABILITY

The company will pay on behalf of the Insured all sums which the Insured shall become legally obligated to pay as damages because of injury to the rights or interests of employees or their beneficiaries in employee benefits programs caused by any improper advice, error or omission in the administration of such programs by persons authorized by the Insured, and the company shall have the right and duty to defend any suit against the Insured seeking damages on account of such injury, even if any of the allegations of the suit are groundless, false or fraudulent, and may make such investigation and settlement of any claim or suit as it deems expedient, but the company shall not be obligated to pay any claim or judgment or to defend any suit after the applicable limit of the company's liability has been exhausted by payment of judgments or settlements.

**Exclusions:** This coverage does not apply to:

- (a) any claim based upon an allegedly unfairly discriminatory, dishonest, fraudulent or malicious act;
- (b) any claim with respect to which insurance is afforded in whole or in part under any other coverage afforded by the policy or any endorsement thereto;
- (c) any claim based upon the failure of the named Insured or any insurer to pay or provide the benefits allegedly due under any contract relating to employee benefits programs, whether such failure is due to oversight or miscalculation or to a difference of opinion as to what benefits are in fact due under the contract;
- (d) any claim based upon the failure of stock or any compensation, investment or savings program to produce the financial gain represented.

### II. COVERAGE W—LIMITS OF LIABILITY

The limit of liability stated in the schedule as applicable to "each claim" is the limit of the company's liability for all damages arising out of any one claim; but subject to the above provision respecting "each claim", the total liability for all damages arising out of all claims made during the endorsement period shall not exceed the limit of liability stated in the schedule as "aggregate."

If a deductible amount is stated in the schedule, the company's liability under this endorsement shall not attach to that portion of any claim which is within the deductible amount, provided, however, that irrespective of the amount of any claim, notice of the claim shall be given by or on behalf of the Insured to the company as soon as practicable and the company may, at its option, investigate and settle the claim, in which event the named Insured agrees to reimburse the company for all amounts paid by the company within the deductible amount.

### III. COVERAGE W—ENDORSEMENT PERIOD

This endorsement applies only to claims first made against the Insured after the effective date hereof and during the policy period.

If during the endorsement period the Insured shall become aware of any incident which may subsequently give rise to a claim covered by this insurance, the Insured shall give notice thereof in writing to the company as soon as practicable and any claim which may subsequently arise out of such incident shall be deemed to have been first made during the effective period of the endorsement in which such notice is given.

### IV. COVERAGE W—DEFINITIONS      When used in reference to this insurance

"administration" means, with respect to employee benefits programs, the determination of the eligibility of employees to participate in such programs, the enrollment of employees therein, the handling and keeping of records pertaining thereto, the interpreting of the provisions thereof and the giving of advice or counsel to employees or their beneficiaries with respect to their rights or interests therein.

"damages" means those damages which are payable because of injury to the rights or interests of employees or their beneficiaries in employee benefits programs.

"employee benefits programs" means those group life insurance, group accident or health insurance, pension, employee stock subscription, workmen's compensation, unemployment insurance, social security, disability benefits or similar plans described in the attached schedule of employee benefits programs. Should the Insured, during the endorsement period, institute additional similar programs, such programs are included within the meaning of the term "employee benefits programs" provided the company is notified of such additional program or programs within a period of thirty days after the effective date thereof.

"Insured" also includes any employee of the named Insured who is authorized to act in the administration of the named Insured's employee benefits programs.

### V. PREMIUM

The earned premium shall be determined on the basis of the average number of employees actually employed during the endorsement period. The named Insured shall furnish the number of his employees to the company at the close of each annual period of the policy to which this endorsement is attached.

SCHEDULE

(a) List of employee benefits programs

All employee benefit programs

(b) Limits of Liability: \$ 1,000,000 each claim

\$ 1,000,000 aggregate

(c) Deductible per claim: \$ 1,000

(d) Number of Employees 4232

(e) Rate Per Employee

Advance Premium \$ Included in Flat charge

State Code 86314

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$ Included in Flat Charge

Effective Date Expiration Date

For attachment to Policy or Bond No. LG1-181-027285-023

Audit Basis

Issued to

☒ LIBERTY MUTUAL INSURANCE COMPANY

☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

*Stephen W. Keane* *Ray L. Gentry*  
SECRETARY PRESIDENT

LOC-1

Countersigned by

Authorized Representative

L-G2005 (10/1/66)

Issued

Sales Office and No.

End. Serial No. 3

LC LG LM LO

Page 2 of 2

PRINTED  
IN U.S.A.

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

**COVERAGE A — BODILY INJURY LIABILITY**  
**COVERAGE B — PROPERTY DAMAGE LIABILITY**

**ADDITIONAL INSURED**

(Premises Leased to the Named Insured)

It is agreed that the "Persons Insured" provision is amended to include as an insured the person or organization designated below, but only with respect to liability arising out of the ownership, maintenance or use of that part of the premises designated below leased to the named insured, and subject to the following additional exclusions:

The insurance does not apply:

1. to any occurrence which takes place after the named insured ceases to be a tenant in said premises;
2. to structural alterations, new construction or demolition operations performed by or on behalf of the person or organization designated below.

**SCHEDULE**

Location No.	Designation of Premises (Part Leased to Named Insured)	Name of Person or Organization (Additional Insured)	Premiums	
			Coverage A Bodily Injury Liability	Coverage B Property Damage Liability
		Any owner or lessor required by the terms of a lease agreement to be named as an additional insured or to be held harmless & indemnified		

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$

Effective Date

Expiration Date

For attachment to Policy or Bond No. LG1-181-027285-023

Audit Basis

Issued to

☒ LIBERTY MUTUAL INSURANCE COMPANY

☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

*Stephen W. Keane* SECRETARY *Sam L. Contryman* PRESIDENT

LOC-1

Countersigned by

Authorized Representative

Issued

Sales Office and No.

End. Serial No.

4

GL 20 11  
(10/1/66)  
LC LG LM LO

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

COVERAGE A — BODILY INJURY LIABILITY

COVERAGE B — PROPERTY DAMAGE LIABILITY

COVERAGE P — PERSONAL INJURY LIABILITY

**ADDITIONAL INSURED**

(Named Insured's Operations)

It is agreed that the "Persons Insured" provision is amended to include as an insured the person or organization named below, but only with respect to acts or omissions of the named insured in connection with the named insured's operations at the applicable location designated below.

Name of Person or Organization

Applicable Location

See Schedule Attached

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$

Effective Date

For attachment to Policy or Bond No.

Audit Basis

Issued to

Expiration Date

LG1-181-027285-023

☒ LIBERTY MUTUAL INSURANCE COMPANY

☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

*Stephen W. Kline* *Ray L. Cunningham*  
SECRETARY PRESIDENT

LOC-1

Countersigned by .....

Authorized Representative

Issued

Sales Office and No.

End. Serial No.

5

23

L-G1001

LC LG LM LO

(10/1/66)

**Name of Person or Organization**

Florida Power & Light Company

San Diego Gas & Electric

Purchase Order KO-10350

The Industrial Development & Board of Rutherford  
County of Tennessee

The Hyatt Corporation

Applicable to: Servicing of Office Equipment

National Semiconductor  
2900 Semiconductor Drive  
Santa Clara, CA

American Telephone & Telegraph Co.  
Long Lines Dept.  
811 Main St., Rm. 772  
Kansas City, MO 64141  
Attn: Mrs. S. Givo, Supervisor Purchasing

Prudential Property and Casualty  
Insurance Co., its subsidiaries,  
directors, officers, agents and  
employees  
814 Commerce Dr.  
Oak Brook, IL 60521

**Applicable Location**

P.O. Box 529100  
Miami, FL 33152  
Attn: Ins. Dept.

P.O. Box 1831  
San Diego, CA 92112  
Attn: Bernadette M. Moniz

1 Commerce Place  
Nashville, TN 37239

One Hyatt Center  
Rosemont, IL 60018

All visits, deliveries, and/or  
performances of service for the  
A.T. & T. Co.,  
Long Lines Dept.

For servicing of 1537 Burster  
at 814 Commerce Dr.,  
Oak Brook, IL

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

COVERAGE A — BODILY INJURY LIABILITY

COVERAGE B — PROPERTY DAMAGE LIABILITY

COVERAGE P — PERSONAL INJURY LIABILITY

**ADDITIONAL INSURED**

(Named Insured's Operations)

It is agreed that the "Persons Insured" provision is amended to include as an insured the person or organization named below, but only with respect to acts or omissions of the named insured in connection with the named insured's operations at the applicable location designated below.

Name of Person or Organization

Applicable Location

Rochester Telephone Corporation

100 Midtown Plaza  
Rochester, NY 14646

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$

Effective Date

Expiration Date

For attachment to Policy or Bond No. LG1-181-027285-023

Audit Basis

Issued to

- ☒ LIBERTY MUTUAL INSURANCE COMPANY  
☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

*Stephen W. Keane* *Ray L. Gentry*  
SECRETARY VICE PRES.

LOC-1

Countersigned by .....

Authorized Representative

Issued

Sales Office and No.

End. Serial No.

6

L-G1001  
LC LG LM LO  
(10/1/66)

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

**COVERAGE A — BODILY INJURY LIABILITY**

**COVERAGE B — PROPERTY DAMAGE LIABILITY**

**COVERAGE P — PERSONAL INJURY LIABILITY**

**ADDITIONAL INSURED**

(Named Insured's Operations)

It is agreed that the "Persons Insured" provision is amended to include as an insured the person or organization named below, but only with respect to acts or omissions of the named insured in connection with the named insured's operations at the applicable location designated below.

**Name of Person or Organization**

**Applicable Location**

Southern California Edison Co.

P.O. Box 800  
2244 Walnut Grove Ave.  
Rosemead, CA 91770

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$

Effective Date

Expiration Date

For attachment to Policy or Bond No. LG1-181-027285-023

Audit Basis

Issued to

☒ LIBERTY MUTUAL INSURANCE COMPANY

☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

*Stephen W. Keene* *Ray L. Gentry*  
SECRETARY PRESIDENT

LOC-1

Countersigned by .....

Authorized Representative

Issued

Sales Office and No.

End. Serial No.

7

LG1001  
LC LG LM LO  
(10/1/66)



ADDITIONAL INSURED  
(Operating)

It is agreed that the "Persons Insured" provision is amended to include as an insured the person or organization designated below, subject to the following provisions:


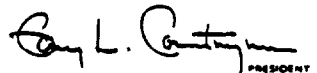
1. The insurance afforded to such person or organization only applies with respect to operations performed at the location designated below.
2. The insurance afforded by this endorsement shall be excess insurance over any other valid and collectible insurance available to such person or organization.

NAME OF PERSON OR ORGANIZATION AND LOCATION	INTEREST IN LOCATION	LEGAL ENTITY AND RELATIONSHIP TO NAMED INSURED
Underwriters Labora- tories, Inc. 207 East Ohio ST. Chicago, IL 60611		Corporation "Equipment Testing"

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$ Included in Flat Charge  
Effective Date                      Expiration Date  
For attachment to Policy or Bond No. LG1-181-027285-023  
Audit Basis  
Issued to

- ☒ LIBERTY MUTUAL INSURANCE COMPANY  
☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY  
☐ LIBERTY INSURANCE CORPORATION

   
SECRETARY                      PRESIDENT

LOC-1

Countersigned by .....  
Authorized Representative

Issued

Sales Office and No.

End. Serial No. 8

ADDITIONAL INSURED  
(Operating)

It is agreed that the "Persons Insured" provisions is amended to include as an insured the person or organization designated below, subject to the following provisions:



1. The insurance afforded to such person or organization only applies with respect to operations performed at the location designated below.
2. The insurance afforded by this endorsement shall be excess insurance over any other valid and collectible insurance available to such person or organization.

NAME OR PERSON OR ORGANIZATION AND LOCATION	INTEREST IN LOCATION	LEGAL ENTITY AND RELATIONSHIP TO NAMED INSURED
Canteen Corporation The Merchandise Mart Chicago, IL		Corporation "Vending Service"

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$ Included in Flat Charge  
Effective Date Expiration Date  
For attachment to Policy or Bond No. LG1-181-027285-023  
Audit Basis  
Issued to

- ☒ LIBERTY MUTUAL INSURANCE COMPANY  
☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY  
☐ LIBERTY INSURANCE CORPORATION

 SECRETARY  
 PRESIDENT

LOC-1

Countersigned by ..... Authorized Representative

Issued

Sales Office and No.

End. Serial No. 9

ADDITIONAL INSURED  
(Operating)

It is agreed that the "Persons Insured" provision is amended to include as an insured the person or organization designated below, subject to the following provisions:

1. The insurance afforded to such person or organization only applies with respect to operations performed at the location designated below.
2. The insurance afforded by this endorsement shall be excess insurance over any other valid and collectible insurance available to such person or organization.

NAME OF PERSON OR ORGANIZATION AND LOCATION		LEGAL ENTITY AND RELATIONSHIP TO NAMED INSURED
Ron Hearr 3500 Stonebrige Kettering, OH 45419	Individual	Manager of Manor House

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$ Included in Flat Charge

Effective Date


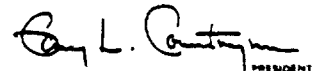
Expiration Date

For attachment to Policy or Bond No. LG1-181-029285-023

Audit Basis

Issued to

- ☒ LIBERTY MUTUAL INSURANCE COMPANY  
☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY  
☐ LIBERTY INSURANCE CORPORATION

   
SECRETARY PRESIDENT

LOC-1

Countersigned by .....  
Authorized Representative

Issued

Sales Office and No.

End. Serial No.

10

## NOTICE OF CANCELATION

It is agreed that the company will not cancel the Policy or reduce the insurance afforded thereby until at least 90 days after written notice of such cancellation or reduction has been mailed to

Name

Address

The Standard Register Company  
Attn: Risk Insurance Dept.

P.O. Box 1167  
Dayton, OH 45401

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$

Effective Date

For attachment to Policy or Bond No.

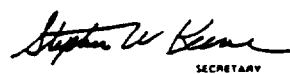
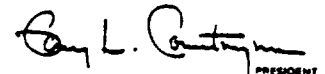
Audit Basis

Issued to

Expiration Date

LG1-181-027285-023

- ☒ LIBERTY MUTUAL INSURANCE COMPANY  
☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

   
SECRETARY PRESIDENT

LOC-1

Countersigned by .....

Authorized Representative

Issued

Sales Office and No.

End. Serial No.

11

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

**COVERAGE A — BODILY INJURY LIABILITY**  
**COVERAGE B — PROPERTY DAMAGE LIABILITY**

**ADDITIONAL INSURED**  
**(Vendors — Limited Form)**

It is agreed that the "Persons Insured" provision is amended to include any person or organization (herein referred to as "vendor"), as an insured, but only with respect to the distribution or sale in the regular course of the vendor's business of the named insured's products subject to the following additional provisions:

1. The insurance with respect to the vendor does not apply to:
  - (a) any express warranty, or any distribution or sale for a purpose, unauthorized by the named insured;
  - (b) bodily injury or property damage arising out of
    - (i) any act of the vendor which changes the condition of the products,
    - (ii) any failure to maintain the product in merchantable condition,
    - (iii) any failure to make such inspections, adjustments, tests or servicing as the vendor has agreed to make or normally undertakes to make in the usual course of business, in connection with the distribution or sale of the products, or
    - (iv) products which after distribution or sale by the named insured have been labeled or relabeled or used as a container, part or ingredient of any other thing or substance by or for the vendor;
  - (c) bodily injury or property damage occurring within the vendor's premises.
2. The insurance does not apply to any person or organization, as insured, from whom the named insured has acquired such products or any ingredient, part or container, entering into, accompanying or containing such products.

Sperry Univac Div. of  
Sperry Rand Corporation  
P.O. Box 500  
Blue Bell, PA 19424

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$ Included in Flat Charge

Effective Date

Expiration Date

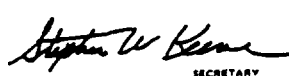
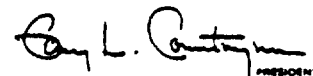
For attachment to Policy or Bond No. LG1-181-027285-023

Audit Basis

Issued to

☒ LIBERTY MUTUAL INSURANCE COMPANY

☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

   
SECRETARY PRESIDENT

LOG-1

Countersigned by .....

Authorized Representative

Issued

Sales Office and No.

End. Serial No.

12

GL 20 16  
(10/1/66)  
LC LG LB

#### ADDITIONAL COVERAGE ENDORSEMENT

It is agreed that such insurance as is afforded by Coverage B, Property Damage Liability also applies to liability imposed by law for damages resulting from any claim made against the named insured and the lawyers designated below, arising out of any negligent act, error, or omission of legal advice given by such designated lawyers.

- (1) The insurance provided by this endorsement applies only to damages on account of injury to the rights or interests of employees of the named insured.
- (2) It is further agreed that such insurance as is afforded by this endorsement does not apply to any claim based on or involving an allegedly unfairly discriminatory, dishonest, fraudulent or malicious act.
- (3) This insurance shall be excess over any other valid and collectible insurance applicable.
- (4) The total limit of the company's liability for all damage insured by this endorsement is \$250,000.
  - (a) With respect to any claim or suit alleging such damages, the Company will obtain the written consent of the Named Insured and the lawyers designated below, prior to making any settlement.
  - (b) The terms of the policy, including those with respect to notice of occurrence and the company's right to investigate, negotiate and settle any claim, or suit, apply irrespective of the application of the deductible amount.
  - (c) The company may pay any part or all of the deductible amount to effect settlement of any claim or suit, and upon notification of the action taken, the named insured shall promptly reimburse this company for such part of the deductible amount as has been paid by the company.
  - (d) The Company's obligation under this endorsement to pay damages, as a result of one occurrence applies only to the amount of damages in excess of \$5,000.

- (5) The premium for the insurance afforded by this endorsement is \$150 Flat Charge.

Designated Attorneys

Otto F. Stock, Jr.

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$ Included in Flat Charge  
Effective Date                      Expiration Date  
For attachment to Policy or Bond No. LG1-181-027285-023  
Audit Basis  
Issued to

- ☒ LIBERTY MUTUAL INSURANCE COMPANY  
☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY  
☐ LIBERTY INSURANCE CORPORATION

*Stephen W. Keane*      *Ray L. Contrym*  
SECRETARY                      PRESIDENT

LOC-1

Countersigned by .....

Authorized Representative

Issued

Sales Office and No.

Page 2 of 2 of  
End. Serial No. 13

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

COVERAGE A - BODILY INJURY LIABILITY  
COVERAGE B - PROPERTY DAMAGE LIABILITY

ADDITIONAL INSURED  
(Equipment Leased to the Named Insured)

It is agreed that the "PERSONS INSURED" provision is amended to include as an INSURED the person or organization designated below, but only with respect to liability arising out of the ownership, maintenance or use of that equipment designated below leased to the NAMED INSURED, and subject to the following additional exclusions:

The insurance does not apply:

1. to any OCCURRENCE which takes place after the NAMED INSURED ceases to be a Lessee of such equipment

SCHEDULE

Location No.	Designation of Equipment (Equipment leased to Named Insured)	Name of Person or Organization (Additional Insured)	Premiums	
			Coverage A Bodily Injury Liability	Coverage B Property Damage Liability
	Data Point Keyswitch Unit (#9590 with #9630 Loop- start interface and three telephone interface, 18 keyset, 24 telephone, 18 module jack assembly, 2- PSS/BLF console	Liberty National Leasing Co.	Incl. in flat charge	

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$ Included in Flat Charge

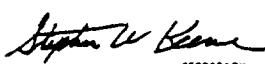
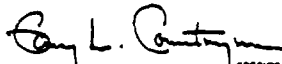
Effective Date                      Expiration Date

For attachment to Policy or Bond No. LG1-181-027285-023

Audit Basis

Issued to

- ☒ LIBERTY MUTUAL INSURANCE COMPANY  
☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY  
☐ LIBERTY INSURANCE CORPORATION

   
SECRETARY                      PRESIDENT

LOC-1

Countersigned by .....  
Authorized Representative

Issued

Sales Office and No.

End. Serial No.



This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

**COMPLETED OPERATIONS AND PRODUCTS LIABILITY INSURANCE**  
**COMPREHENSIVE GENERAL LIABILITY INSURANCE**  
**CONTRACTUAL LIABILITY INSURANCE**  
**DRUGGISTS LIABILITY INSURANCE**  
**FARM EMPLOYERS LIABILITY AND FARM EMPLOYEES MEDICAL PAYMENTS INSURANCE**  
**HOSPITAL PROFESSIONAL LIABILITY INSURANCE**  
**MANUFACTURERS AND CONTRACTORS LIABILITY INSURANCE**  
**OWNERS AND CONTRACTORS PROTECTIVE LIABILITY INSURANCE**  
**OWNERS, LANDLORDS AND TENANTS LIABILITY INSURANCE**  
**STOREKEEPERS INSURANCE**

**AMENDMENT OF PERSONS INSURED PROVISION**  
**DEFINITION OF EXECUTIVE OFFICER**

**ALABAMA**  
**and LOUISIANA**

It is agreed that the Persons Insured Provision is amended to include the following definition of executive officer under subdivision (c):

"Executive officer" means only a person holding any of the officer positions created by the charter, constitution or bylaws of the **named insured**.

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$

Effective Date

For attachment to Policy or Bond No. **LG1-181-027285-023**

Audit Basis

Issued to

Expiration Date

- ☒ **LIBERTY MUTUAL INSURANCE COMPANY**  
☐ **LIBERTY MUTUAL FIRE INSURANCE COMPANY**  
☐ **LIBERTY INSURANCE CORPORATION**

*Stephen W. Keene* *Ray L. Canty*  
SECRETARY PRESIDENT

LOC-1

Countersigned by .....

Authorized Representative

**GL 01 08**  
**(10-2-76)**

Issued

Sales Office and No.

End. Serial No.

**15**

# AMENDM OF SUPPLEMENTARY PAYMENTS — ALA IN SUITS

It is agreed that with respect to any suit in Alaska defended by the company under this policy, paragraph (a) of the Supplementary Payments Provision is amended as follows in accordance with the option elected herein by the insured:

## 1. Limited Supplementary Payments

If the named insured has elected not to pay the additional premium for the additional supplementary payments, the company shall not be obligated to pay that portion of any prevailing party's attorney's fees awarded by a court under "Alaska Civil Rule 82" which, when combined with judgments and payments, exceeds the limits of liability stated in the policy.

## 2. Additional Supplementary Payments

If the named insured has elected to pay the additional premium, the company agrees to pay all attorney's fees taxed against the insured as costs under "Alaska Civil Rule 82".

## SCHEDULE

The named insured elects:

☒ Limited Supplementary Payments

No Additional Premium

☐ Additional Supplementary Payments

Additional Premium\$

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$

Effective Date

Expiration Date

For attachment to Policy or Bond No.

LG1-181-027285-023

Audit Basis

Issued to

☒ LIBERTY MUTUAL INSURANCE COMPANY

☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

*Stephen W. Kline* *Ray L. Contryn*  
SECRETARY PRESIDENT

LOC-1

Countersigned by

Authorized Representative

Issued

Sales Office and No.

End. Serial No. 16

GL 01 10

(11/1/69)

LG LH LM LU LX

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

COMPREHENSIVE GENERAL LIABILITY INSURANCE  
COMPREHENSIVE PERSONAL INSURANCE  
CONTRACTUAL LIABILITY INSURANCE  
FARMER'S COMPREHENSIVE PERSONAL INSURANCE  
FARM EMPLOYERS' LIABILITY AND FARM EMPLOYEES'  
MEDICAL PAYMENTS INSURANCE  
FARMERS MEDICAL PAYMENTS INSURANCE  
MANUFACTURERS' AND CONTRACTORS' LIABILITY INSURANCE  
OWNERS', LANDLORDS' AND TENANTS' LIABILITY INSURANCE  
PREMISES MEDICAL PAYMENTS INSURANCE  
STOREKEEPER'S INSURANCE

**EXCLUSION  
(REGISTERED MOTOR VEHICLES — DELAWARE)**

It is agreed that the insurance does not apply to **bodily injury or property damage** arising out of the ownership, maintenance, operation, use, loading or unloading of any motor vehicle owned or operated by or rented or loaned to any insured which is subject to registration under the Delaware motor vehicle registration law.

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$  
Effective Date  
For attachment to Policy or Bond No. LG1-181-027285-023  
Expiration Date  
Audit Basis  
Issued to

☒ LIBERTY MUTUAL INSURANCE COMPANY  
☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

*Stephen W. Keane* SECRETARY  
*Ray L. Countryman* PRESIDENT

LOC-1

Countersigned by .....  
Authorized Representative

Issued

Sales Office and No.

End. Serial No.

17

GL 21 20  
(3/1/73)

## AMENDMENT OF CANCELLATION CONDITIONS ENDORSEMENT

It is agreed that the "Cancellation" Condition is replaced by the following:

This policy may be cancelled by the Named Insured by surrender thereof to the company or any of its authorized agents or by mailing to the company written notice stating when thereafter the cancellation shall be effective.

This policy may be cancelled by the company by mailing to the named insured at the last address of record, written notice stating when not less than thirty days thereafter such cancellation shall be effective; provided that, this policy may be cancelled by the company by mailing to the named insured at the last address of record, written notice stating:

1. when not less than fifteen days thereafter such cancellation shall be effective, if the policy insures a commercial or industrial concern, or
2. when not less than ten days thereafter such cancellation shall be effective, if the named insured fails to discharge when due any of his obligations in connection with the payment of premium for this policy or any installment thereof, whether payable directly to the company or its agent or indirectly under any premium finance plan or extension of credit, or
3. when not less than ten days thereafter such cancellation shall be effective, if this policy has been in effect less than sixty days at the time notice of cancellation is mailed and this is not a renewal policy.

The mailing of notice as aforesaid shall be sufficient proof of notice. The time of surrender or the effective date and hour of cancellation stated in the notice shall become the end of the policy period. Delivery of such written notice either by such insured or by the company shall be equivalent to mailing.

If the named insured cancels, earned premium shall be computed in accordance with the customary short rate table and procedure. If the company cancels, earned premium shall be computed pro-rata. Premium adjustment shall be made within 15 days of notice of cancellation, unless an audit or rate investigation is required in which case such premium adjustment shall be made as soon as practicable, but payment or tender of unearned premium is not a condition of cancellation.

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$

Effective Date

For attachment to Policy or Bond No.

Audit Basis


Issued to


Expiration Date

LG1-181-027285-023

☒ LIBERTY MUTUAL INSURANCE COMPANY

☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

  
SECRETARY

  
PRESIDENT

LOC-1

Countersigned by .....

Authorized Representative

Issued

Sales Office and No.

End. Serial No. 18

**GENERAL LIABILITY  
AMENDMENT OF TERMINATION PROVISIONS  
(ILLINOIS)**

It is agreed that:

A. The first paragraph of the "Cancellation" Condition is replaced by the following:

This policy may be cancelled by the named insured by surrender thereof to the company or any of its authorized agents or by mailing to the company written notice stating when thereafter the cancellation shall be effective.

This policy may be cancelled by the company by mailing to the named insured at the last mailing address known by the company, written notice stating when thereafter such cancellation shall be effective. If the policy is cancelled by the company due to the failure of the named insured to discharge when due any of his obligations in connection with the payment of premium or any installment of such premium that is payable directly to the company or its agent, written notice of cancellation must be mailed at least ten days prior to the effective date of such cancellation. However, if the policy is cancelled by the company for any reason other than nonpayment of premium, written notice of cancellation must be mailed:

1. at least thirty days prior to the effective date of cancellation if the policy has been in force for 181 days or more, or
2. at least fifteen days prior to the effective date of cancellation if the policy has been in force for 180 days or less.

The mailing of notice as aforesaid shall be sufficient proof of notice.

The time of surrender or the effective date and hour of cancellation stated in the notice shall become the end of the policy period.

B. The following Condition is added:

**Renewal**

If the company elects not to renew this policy, it shall mail to the named insured at the last mailing address known by the company, written notice of such nonrenewal not less than thirty days prior to the expiration date; provided that, notwithstanding the failure of the company to comply with the foregoing provisions of this paragraph, this policy shall terminate

1. on such expiration date, if
  - (a) the named insured has failed to discharge when due any of his obligations in connection with the payment of premium or any installment of such premium that is payable directly to the company or its agent, or
  - (b) the company has by any means manifested its willingness to renew directly to the named insured, or


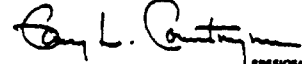
- (c) the named insured has notified the company or its agent that he does not wish this policy to be renewed, or
2. on the effective date of any other insurance policy procured by the insured as a replacement for this policy.

The mailing of notice as aforesaid shall be sufficient proof of notice.

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$  
Effective Date  
For attachment to Policy or Bond No. LG1-181-027285-023  
Audit Basis  
Issued to

☒ LIBERTY MUTUAL INSURANCE COMPANY  
☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

  
SECRETARY  
  
PRESIDENT

LOG-1

Countersigned by .....  
Authorized Representative

Issued

Sales Office and No.

End. Serial No.

19

GENERAL LIABILITY  
AMENDMENT OF TERMINATION PROVISIONS  
KANSAS

"It is agreed that the second sentence of the first paragraph of the 'Cancellation' Condition is replaced by the following:

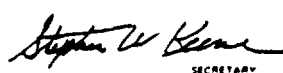
This policy may be cancelled by the company by mailing to the **named insured** at the address shown in this policy, written notice stating when not less than thirty days thereafter such cancellation shall be effective; provided that in the event of nonpayment of premium, such notice shall state when not less than ten days thereafter such cancellation shall be effective."

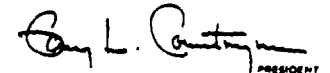
This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$  
Effective Date  
For attachment to Policy or Bond No.  
Audit Basis  
Issued to

Expiration Date  
LG1-181-027285-023

☒ LIBERTY MUTUAL INSURANCE COMPANY  
☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

  
SECRETARY

  
PRESIDENT

LOC-1

Countersigned by .....  
Authorized Representative

Issued

Sales Office and No.

End. Serial No.

20

GL 02 08 09 79

**GENERAL LIABILITY  
AMENDMENT OF TERMINATION PROVISIONS**

(Maryland)

It is agreed that:

- A. The first paragraph of the "Cancellation" Condition is replaced by the following:

This policy may be cancelled by the **insured** named in Item 1 of the declarations by surrender thereof to the company or any of its authorized agents or by mailing to the company written notice stating when thereafter the cancellation shall be effective.

This policy may be cancelled by the company by mailing to the **insured** named in Item 1 of the declarations at the address shown in this policy, written notice stating when not less than forty-five days thereafter such cancellation shall be effective; provided that, if the **named insured** fails to discharge when due any of his obligations in connection with the payment of premium for this policy or any installment thereof, whether payable directly to the company or its agent or indirectly under any premium finance plan or extension of credit, this policy may be cancelled by the company by mailing to such **insured** written notice stating when not less than ten days thereafter such cancellation shall be effective.

The mailing of notice as aforesaid shall be sufficient proof of notice. The time of surrender or the effective date and hour of cancellation stated in the notice shall become the end of the policy period. Delivery of such written notice either by such **insured** or by the company shall be equivalent to mailing.

- B. The following Condition is added:

**RENEWAL**

If the company elects not to renew this policy, it shall mail to the **insured** named in Item 1 of the declarations, at the address shown in this policy, written notice of such nonrenewal not less than forty-five days prior to the expiration date; provided that, notwithstanding the failure of the company to comply with the foregoing provisions of this paragraph, this policy shall terminate

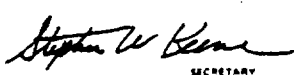
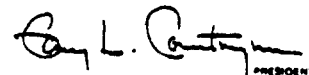
1. on such expiration date, if
  - (a) the **named insured** has failed to discharge when due any of his obligations in connection with the payment of premium for this policy, or for the renewal thereof, or any installment of such premium, whether payable directly to the company or its agent or indirectly under any premium finance plan or extension of credit, or
  - (b) the company has by any means manifested its willingness to renew to the **named insured** or his representative, or
  - (c) the **named insured** has notified the company or its agent that he does not wish this policy to be renewed; or
2. on the effective date of any other insurance policy issued as a replacement for any insurance afforded by this policy, with respect to any such insurance to which both such policies apply.

The mailing of notice as aforesaid shall be sufficient proof of notice. Delivery of such written notice by the company shall be equivalent to mailing.

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$  
Effective Date                      Expiration Date  
For attachment to Policy or Bond No.      LG1-181-027285-023  
Audit Basis  
Issued to

☒ LIBERTY MUTUAL INSURANCE COMPANY  
☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

   
SECRETARY                      PRESIDENT

LOC-1

Countersigned by .....

Authorized Representative

Issued

Sales Office and No.

End. Serial No.

21



**ACTION AGAINST COMPANY AMENDMENT  
(Massachusetts)**

It is agreed that the clause "nor shall the company be impleaded by the insured or his legal representative" in the Action Against Company Condition shall not apply to any right of impleader under Rule 14 of the Massachusetts Rules of Civil Procedure, 365 Massachusetts 760 (1974).

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$  
Effective Date  
For attachment to Policy or Bond No.  
Audit Basis  
Issued to

Expiration Date  
LG1-181-027285-023

☒ LIBERTY MUTUAL INSURANCE COMPANY  
☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

*Stephen W. Kean* SECRETARY  
*Gay L. Countryman* PRESIDENT

LOC-1

Countersigned by .....  
Authorized Representative

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Sales Office and No.

End. Serial No.

22

GL 01 00  
07-79

## EXCLUSION OF CERTAIN INJURIES RELATED TO INJURIES TO EMPLOYEES

It is agreed that this policy does not apply to any loss or injury sustained by a spouse, child or other relative or dependent of any employee of the insured because of **bodily injury** to such employee arising out of and in the course of his or her employment.

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$  
Effective Date                      Expiration Date  
For attachment to Policy or Bond No. LG1-181-027285-023  
Audit Basis  
Issued to

☒ LIBERTY MUTUAL INSURANCE COMPANY  
☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

*Stephen W. Keane*                      *Ray L. Gentry*  
SECRETARY                      PRESIDENT

LOC-1

Countersigned by .....

Authorized Representative

Issued

Sales Office and No.

End. Serial No.

23

L-G 3020  
(10-81)

**AMENDMENT OF CANCELLATION CONDITION  
(Michigan)**

It is agreed that the first paragraph of the Cancellation Condition is amended to read as follows:

This policy may be cancelled by the **named insured** by mailing to the company written notice stating when thereafter the cancellation shall be effective. This policy may be cancelled by the company by mailing to the **named insured** at his address last known to the company or its authorized agent written notice stating when not less than ten days thereafter such cancellation shall be effective. The effective date of cancellation stated in the notice shall become the end of the policy period. Delivery of such written notice either by the **named insured** or by the company shall be equivalent to mailing.

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$

Effective Date

Expiration Date

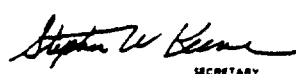
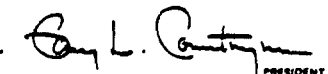
For attachment to Policy or Bond No. LG1-181-027285-023

Audit Basis

Issued to

☒ LIBERTY MUTUAL INSURANCE COMPANY

☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

   
SECRETARY PRESIDENT

LOC-1

Countersigned by .....

Authorized Representative

Issued

Sales Office and No.

End. Serial No.

24

GL 02 04  
10/70

Printed  
USA

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

**COMPREHENSIVE GENERAL LIABILITY INSURANCE  
MANUFACTURERS' AND CONTRACTORS' LIABILITY INSURANCE  
OWNERS' AND CONTRACTORS' PROTECTIVE LIABILITY INSURANCE  
OWNERS', LANDLORDS' AND TENANTS' LIABILITY INSURANCE  
PREMISES MEDICAL PAYMENTS INSURANCE  
STOREKEEPER'S INSURANCE**

**SNOWMOBILES**

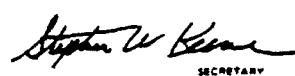
It is agreed that the exclusion relating to the operation or use of any snowmobile or trailer designed for use therewith applies only if the **bodily injury** or **property damage** occurs away from premises owned by, rented to or controlled by the **named insured**.

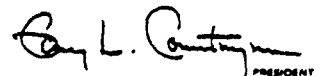
This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$  
Effective Date  
For attachment to Policy or Bond No.  
Audit Basis  
Issued to

Expiration Date  
LG1-181-027285-023

☒ LIBERTY MUTUAL INSURANCE COMPANY  
☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

  
SECRETARY

  
PRESIDENT

LOC-1

Countersigned by .....

Authorized Representative

Issued

Sales Office and No.

End. Serial No.

25

GL 01 15  
(1/1/73)


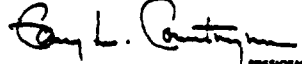
**MOBILE EQUIPMENT — NEW HAMPSHIRE**

It is agreed that the insurance afforded by the New Hampshire Statutory Motor Vehicle Liability Policy endorsement forming a part of the policy applies only with respect to mobile equipment owned by the named insured and registered in the State of New Hampshire.

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$  
Effective Date                      Expiration Date  
For attachment to Policy or Bond No.    LG1-181-027285-023  
Audit Basis  
Issued to

☒ LIBERTY MUTUAL INSURANCE COMPANY  
☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

   
SECRETARY                      PRESIDENT

LOC-1

Countersigned by .....  
Authorized Representative

L-G5014    7/12/67    Issued  
LC   LG   LM   LO

Sales Office and No.

End. Serial No.

26

PRINTED  
IN  
U.S.A.

AMENDMENT OF TERMINATION PROVISIONS FOR GENERAL  
LIABILITY INSURANCE — NEW JERSEY

It is agreed that:

A. The second sentence in the first paragraph of the "Cancellation" Condition is replaced by the following:

If the **named insured** fails to discharge when due any of his obligations in connection with the payment of premium or any installment of such premium, whether payable directly to the company or its agent, or indirectly under any premium finance plan or extension of credit, this policy may be cancelled by the company by mailing to the **named insured**, at the address shown in this policy written notice stating when not less than ten days thereafter such cancellation shall be effective. With respect to cancellation for a reason other than non-payment of premium, this policy may be cancelled by mailing to the **named insured** at the address shown in this policy, written notice stating when not less than thirty days thereafter such cancellation shall be effective.

B. The following Condition is added:

**Renewal**

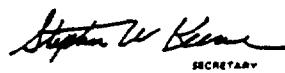
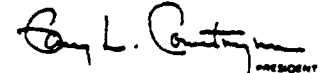
If the company elects not to renew this policy, it shall mail to the **named insured**, at the address shown in this policy written notice of nonrenewal at least thirty days prior to the expiration date of this policy; provided that, notwithstanding the failure of the company to comply with the foregoing provisions of this paragraph, this policy shall terminate automatically on such expiration date, if the **named insured** has failed to discharge when due any of his obligations in connection with the payment of premium or any installment of such premium, whether payable directly to the company or its agent or indirectly under any premium finance plan or extension of credit.

The mailing of notice as aforesaid shall be sufficient proof of notice. Delivery of such written notice shall be equivalent to mailing.

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$  
Effective Date                      Expiration Date  
For attachment to Policy or Bond No.    LG1-181-027285-023  
Audit Basis  
Issued to

☒ LIBERTY MUTUAL INSURANCE COMPANY  
☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

   
SECRETARY                      PRESIDENT

LOC-1

Countersigned by .....  
Authorized Representative

Issued

Sales Office and No.

End. Serial No.

27

GL 02 03  
(6/14/76)

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

**COMPREHENSIVE GENERAL LIABILITY INSURANCE  
COMPLETED OPERATIONS AND PRODUCTS LIABILITY INSURANCE  
CONTRACTUAL LIABILITY INSURANCE  
MANUFACTURERS AND CONTRACTORS LIABILITY INSURANCE  
OWNERS AND CONTRACTORS PROTECTIVE LIABILITY INSURANCE  
OWNERS, LANDLORDS AND TENANTS LIABILITY INSURANCE  
SMP LIABILITY INSURANCE**

**PESTICIDE OR HERBICIDE APPLICATOR COVERAGE  
(NORTH CAROLINA AND PENNSYLVANIA)**

It is agreed that with respect to the use or sale of pesticides or herbicides the exclusion relating to contamination or pollution is replaced by the following:


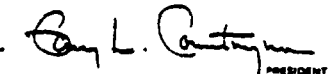
The insurance does not apply to **bodily injury** or **property damage** arising out of the discharge, dispersal, release or escape of smoke, vapors, soot, fumes, acids, alkalis, toxic chemicals, liquids or gases, waste materials or other irritants, contaminants or pollutants into or upon land, the atmosphere or any watercourse or body of water; but this exclusion does not apply:

- (1) if such discharge, dispersal, release or escape is sudden and accidental, or
- (2) if the **named insured** and the **named insured's** employees are certified by a federal or state agency to use or sell pesticides or herbicides.

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$  
Effective Date                      Expiration Date  
For attachment to Policy or Bond No.    LG1-181-027285-023  
Audit Basis  
Issued to

☒ LIBERTY MUTUAL INSURANCE COMPANY  
☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

   
SECRETARY                      PRESIDENT

LOC-1

Countersigned by .....  
Authorized Representative

Issued

Sales Office and No.

End. Serial No.

28

GL 04 17 06 79

## PARTICIPATION PROVISION ENDORSEMENT — OREGON

It is unlawful in Oregon for an insurer to promise to pay policyholder dividends for any unexpired portion of the policy term or to misrepresent the conditions for dividend payment. Dividends will be due and payable only for a policy period that has expired, and only if declared by and under conditions prescribed by the Board of Directors of the Insurer.

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$

Effective Date

For attachment to Policy or Bond No.

Audit Basis

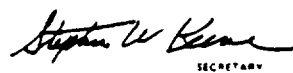
Issued to

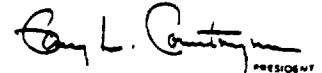
Expiration Date

LG1-181-027285-023

☒ LIBERTY MUTUAL INSURANCE COMPANY

☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

  
SECRETARY

  
PRESIDENT

LOC-1

Countersigned by .....

Authorized Representative

Issued

Sales Office and No.

End. Serial No.

29



**AMENDMENT OF "ALCOHOLIC BEVERAGE" EXCLUSION — SOUTH CAROLINA**

It is agreed that that part of the alcoholic beverage exclusion which relates to the selling, serving or giving of any alcoholic beverage (a) to a person under the influence of alcohol or (b) which causes or contributes to the intoxication of any person, is deleted.

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$

Effective Date

Expiration Date

For attachment to Policy or Bond No. LG1-181-027285-023

Audit Basis

Issued to

☒ LIBERTY MUTUAL INSURANCE COMPANY

☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

*Stephen W. Keene*  
SECRETARY

*Ray L. Canty*  
PRESIDENT

LOC-1

Countersigned by .....

Authorized Representative

Issued

Sales Office and No.

End. Serial No.

30

GL 01 04  
(10/1/66)  
LG LO LM



**Amendatory Endorsement — Notice  
(Texas)**

As respects **bodily injury** liability coverage and **property damage** liability coverage, unless the company is prejudiced by the **insured's** failure to comply with the requirement, any provision of this policy requiring the **insured** to give notice of action, **occurrence** or loss, or requiring the **insured** to forward demands, notices, summons or other legal process, shall not bar liability under this policy.

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$  
Effective Date                      Expiration Date  
For attachment to Policy or Bond No.    LG1-181-027285-023  
Audit Basis  
Issued to

☒ LIBERTY MUTUAL INSURANCE COMPANY  
☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

   
SECRETARY                      PRESIDENT

LOC-1

Countersigned by .....  
Authorized Representative

Issued

Sales Office and No.

End. Serial No.

31

GL 01 03  
(5/1/73)

## VERMONT STATUTORY ENDORSEMENT

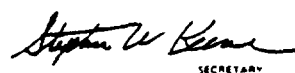
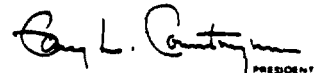
It is agreed that the policy is amended, in conformity with Vermont statutory requirements, to include the following provisions:

1. The company shall pay and satisfy any judgment that may be recovered against the insured upon any claim covered by this policy to the extent and within the limits of liability assumed thereby, and shall protect the insured against the levy of any execution issued upon any such judicial judgment or claim against the insured. No limitation of liability in the policy shall be valid if, after a judgment has been rendered against the insured in respect to his legal liability for damages in a particular instance, the company continues the litigation by an appeal or otherwise, unless the insured shall stipulate with the company, agreeing to continue such litigation.
2. No action shall lie against the company to recover for any loss under this policy, unless brought within one year after the amount of such loss is made certain either by judgment against the insured after final determination of the litigation or by agreement between the parties with the written consent of the company.
3. The insolvency or bankruptcy of the insured shall not release the company from the payment of damages for injury sustained or loss occasioned during the life of the policy, and in case of such insolvency or bankruptcy an action may be maintained by the injured person or claimant against the company under the terms of the policy for the amount of any judgment obtained against the insured not exceeding the limits of the policy.
4. Payment of any judicial judgment or claim by the insured for any of the company's liability hereunder shall not bar the insured from any action or right of action against the company. In case of payment of loss or expense under this policy, the company shall be subrogated to all rights of the insured against any party, as respects such loss or expense, to the amount of such payment, and the insured shall execute all papers required and shall cooperate with the company to secure to the company such rights.

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$  
Effective Date                      Expiration Date  
For attachment to Policy or Bond No.    LG1-181-027285-023  
Audit Basis  
Issued to

☒ LIBERTY MUTUAL INSURANCE COMPANY  
☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

   
SECRETARY                      PRESIDENT

LOC-1

Countersigned by .....  
Authorized Representative

1788  
Vermont

Printed  
in  
U.S.A.

Issued

Sales Office and No.

End. Serial No.

32

**AMENDMENT OF POLICY PROVISIONS FOR GENERAL-AUTOMOBILE  
LIABILITY INSURANCE—WISCONSIN**

When this policy is issued or delivered in the State of Wisconsin it is agreed that:

1. Paragraph (a) of the Condition entitled "Insured's Duties in the Event of Occurrence, Claim or Suit" is amended to read:

**Insured's Duties in the Event of Occurrence, Claim or Suit**

- (a) In the event of an **occurrence**, written notice containing particulars sufficient to identify the **insured** and also reasonably obtainable information with respect to the time, place and circumstances thereof, and the names and addresses of the injured and of available witnesses, shall be given by or for the **insured** to the company or any of its authorized agents as soon as reasonably possible.
2. Paragraphs (b) and (c) of the Automobile Physical Damage Insurance Condition entitled "Named Insured's Duties in Event of Loss" are amended to read:

(b) give notice thereof (i) to the company or any of its authorized agents within 20 days following the date the loss occurs, provided that failure to give such notice within the time specified shall not invalidate any claim made by the **named insured** if it shall be shown not to have been reasonably possible to give such notice within the prescribed time and that such notice was given as soon as reasonably possible, and also (ii) in the event of theft or larceny, promptly to the police;

(c) file with the company, within 91 days after loss, his sworn proof of loss in such form and including such information as the company may reasonably require and, upon the company's request, shall exhibit the damaged property and submit to examination under oath; however, if proof of loss is filed as soon as possible and within one year after the time limit, failure to file proof of loss within the time limit shall not invalidate or reduce any claim by the **named insured** unless the company is prejudiced thereby and it was reasonably possible to meet the time limit.

3. The Condition entitled "Changes" is amended to read:

**Changes.** The terms of this policy shall not be changed, except by endorsement issued to form a part of this policy.

Knowledge by an agent of the company of any fact which breaches a condition of the policy shall be knowledge of the company if such fact is known to the agent at the time the policy is issued or an application made or thereafter becomes known to the agent in the course of his dealings as an agent with the **named insured**. Any fact which breaches a condition of the policy and is known to the agent prior to loss shall not void the policy or defeat a recovery thereon in the event of loss.

4. The following paragraph is added to the Condition entitled "Declarations":

No misrepresentation or breach of affirmative warranty made by the **named insured** or in his behalf in the negotiation of this policy affects the company's obligation under this policy unless the company relies on it and it is either material or made with intent to deceive, or unless the facts misrepresented or falsely warranted contribute to the loss. No failure of a condition prior to the loss and no breach of a promissory warranty affects the company's obligation under

this policy unless it exists at the time of the loss and either increases the risk at the time of loss or contributes to the loss. The provisions of this condition do not apply to failure to render payment of premium.

5. With respect only to such insurance as is afforded by the policy for **bodily injury** liability or **property damage** liability arising out of the ownership, maintenance or use of motor vehicles:

(a) The company shall not cancel nor refuse to renew this policy solely because of the age, sex, residence, race, color, creed, religion, national origin, ancestry, marital status or occupation of any person who is an **insured** under this policy.

(b) If the **named insured** is an individual, the "Persons-Insured" provision is amended to include as an **insured** any person using a motor vehicle owned by the **named insured** which is designed to transport or draw persons or property on the public highways with the permission of an adult member of the **named insured's** household other than a chauffeur or domestic servant, and any other person or organization but only with respect to his or its liability because of acts or omissions of such an **insured**.

6. If an action for **bodily injury** or **property damage** is brought in Wisconsin, the Condition entitled "Action Against Company" is amended to read:

**Action Against Company.** No action shall lie against the company unless, as a condition precedent thereto, there shall have been full compliance by the **insured** with all of the terms of this policy.

Any person or organization or the legal representative thereof who has secured a judgment against the **insured** shall be entitled to recover under this policy to the extent of the insurance afforded by this policy. Bankruptcy or insolvency of the **insured** or of the **insured's** estate shall not relieve the company of any of its obligations hereunder.

7. The following Conditions are added:

**A. Cancellation by Company Limited**

After this policy has been in effect for sixty days or, if this policy is a renewal, effective immediately, the company shall not exercise its right to cancel the insurance unless the **named insured** fails to discharge when due any of his obligations in connection with the payment of premium for this policy or any installment thereof, whether payable directly to the company or its agent or indirectly under any premium finance plan or extension of credit.

This agreement shall apply to each successive policy period for which the company consents to renew or continue this policy but nothing herein shall obligate the company to renew or continue this policy beyond the expiration of any annual period commencing with its original effective date, provided that, if this policy is written without a fixed expiration date or for a policy period longer than one year, this policy may be terminated by the company effective on the expiration of any such annual period by mailing to the **insured** named in Item 1 of the declarations at the address shown in this policy, written notice of such termination not less than thirty days prior to the expiration of such annual period. The mailing of notice as aforesaid shall be sufficient

**AMENDMENT OF POLICY PROVISIONS FOR GENERAL-AUTOMOBILE  
LIABILITY INSURANCE—WISCONSIN—(Continued)**

proof of notice. Delivery of such written notice by the company shall be equivalent to mailing.

Notwithstanding the failure of the company to comply with the foregoing provisions of this Condition, this policy shall terminate on the effective date of any other insurance policy issued as a replacement for any insurance afforded by this policy, with respect to any such insurance to which both such policies apply.

**B Renewal**

If the company elects not to renew this policy, it shall mail to the insured named in Item 1 of the declarations at the address shown in this policy, written notice of such non-renewal not less than thirty days prior to the expiration date.

Notwithstanding the failure of the company to comply with the foregoing provisions, this policy shall terminate

1. on such expiration date, if

- (a) the named insured has notified the company or its agent that he does not wish this policy to be renewed, or

- (b) if the company has mailed notice of renewal premium due to the named insured not more than 45 days nor less than 10 days prior to the expiration date, stating clearly that the policy will terminate on the expiration date if the named insured has failed to pay the renewal premium by such expiration date;

2. on the effective date of any other insurance policy issued as a replacement for any insurance afforded by this policy, with respect to any such insurance to which both such policies apply.

The mailing of notice as aforesaid shall be sufficient proof of notice. Delivery of such written notice shall be equivalent to mailing.

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$

Effective Date

For attachment to Policy or Bond No.

Audit Basis

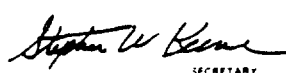
Issued to

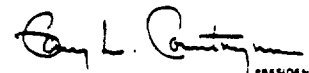
Expiration Date

LG1-181-027285-023

☒ LIBERTY MUTUAL INSURANCE COMPANY

☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

  
SECRETARY

  
PRESIDENT

LOC-1

Countersigned by .....

Authorized Representative

Issued

Sales Office and No

End. Serial No.

33

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

COMPREHENSIVE GENERAL LIABILITY INSURANCE  
MANUFACTURERS' AND CONTRACTORS' LIABILITY INSURANCE

ADDITIONAL INSURED  
(Owners or Lessees)

It is agreed that:

1. The "Persons Insured" provision is amended to include as an insured the person or organization named below but only with respect to liability arising out of operations performed for such insured by or on behalf of the named insured.
2. The applicable limit of the company's liability for the insurance afforded under the Contractual Liability Insurance Coverage Part forming a part of this policy shall be reduced by any amount paid as damages under this endorsement in behalf of the person or organization named below.

Name of Person or Organization  
(Additional Insured)

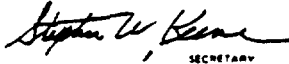

County of San Mateo  
County Government Center  
Redwood City, CA 94063

Maintenance service of computer equipment.

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$  
Effective Date                      Expiration Date  
For attachment to Policy or Bond No. LG1-181-027285-023  
Audit Basis  
Issued to

☒ LIBERTY MUTUAL INSURANCE COMPANY  
☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

   
SECRETARY                      PRESIDENT

LOC-1

Countersigned by .....

Authorized Representative

Issued

Sales Office and No.

End. Serial No. 34

GL 20 10  
(1/1/73)  
LG LM

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

**COMPREHENSIVE GENERAL LIABILITY INSURANCE  
MANUFACTURERS' AND CONTRACTORS' LIABILITY INSURANCE**

**ADDITIONAL INSURED  
(Owners or Lessees)**

It is agreed that:

1. The "Persons Insured" provision is amended to include as an insured the person or organization named below but only with respect to liability arising out of operations performed for such insured by or on behalf of the named insured.
2. The applicable limit of the company's liability for the insurance afforded under the Contractual Liability Insurance Coverage Part forming a part of this policy shall be reduced by any amount paid as damages under this endorsement in behalf of the person or organization named below.

**Name of Person or Organization  
(Additional Insured)**

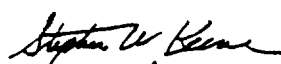
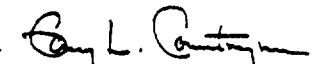
La Salle National Bank  
Schaumburg, IL

Hyatt Corporation - servicing of office equipment

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$  
Effective Date                      Expiration Date  
For attachment to Policy or Bond No.    LG1-181-027285-023  
Audit Basis  
Issued to

☒ LIBERTY MUTUAL INSURANCE COMPANY  
☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

   
SECRETARY                      PRESIDENT

LOC-1

Countersigned by .....  
Authorized Representative

Issued

Sales Office and No.

End. Serial No.

35

GL 20 10  
(1/1/73)  
LG LM

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

COVERAGE A - BODILY INJURY LIABILITY  
COVERAGE B - PROPERTY DAMAGE LIABILITY

ADDITIONAL INSURED  
(Equipment Leased to the Named Insured)

It is agreed that the "Persons Insured" provision is amended to include as an INSURED the person or organization designated below, but only with respect to liability arising out of the ownership, maintenance or use of that equipment designated below leased to the NAMED INSURED, and subject to the following additional exclusions:

The insurance does not apply:

1. to any OCCURRENCE which takes place after the NAMED INSURED ceases to be a Lesser of such equipment.

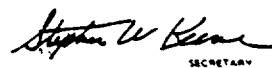
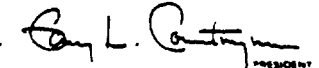
SCHEDULE

Loc. No.	Designation of Equipment (Equipment Leased to Named Insured)	Name of Person or Organization (Additional Insured)	Premiums	
			Coverage A Bodily Injury Liability	Coverage B Property Damage Liability
	Telephone Equipment leased at Porterville, CA Plant	California Group Services P.O. Box 8012 Walnut Creek, CA 94596	Incl. in Flat Charge	

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$ Included in Flat Charge  
Effective Date                      Expiration Date  
For attachment to Policy or Bond No. LG1-181-027285-023  
Audit Basis  
Issued to

- ☒ LIBERTY MUTUAL INSURANCE COMPANY  
☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY  
☐ LIBERTY INSURANCE CORPORATION

   
SECRETARY                      PRESIDENT

LOC-1

Countersigned by .....  
Authorized Representative

Issued

Sales Office and No.

End. Serial No.



This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

COMPREHENSIVE GENERAL LIABILITY INSURANCE  
MANUFACTURERS AND CONTRACTORS LIABILITY INSURANCE  
OWNERS, LANDLORDS AND TENANTS LIABILITY INSURANCE  
OWNERS AND CONTRACTORS PROTECTIVE LIABILITY INSURANCE  
STOREKEEPERS INSURANCE  
SMP LIABILITY INSURANCE

AMENDATORY ENDORSEMENT

(NEW YORK)

It is agreed that the exclusion relating to **bodily injury** to any employee of the **insured** is replaced by the following:

This insurance does not apply to **bodily injury** to any employee of the **insured** arising out of and in the course of his employment by the **insured** or to any obligation of the **insured** to indemnify or contribute with another because of damages arising out of such injury, but this exclusion does not apply to liability assumed by the **insured** under an incidental contract;

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$

Effective Date

For attachment to Policy or Bond No.

Audit Basis

Issued to

Expiration Date

LG1-181-027285-023

☒ LIBERTY MUTUAL INSURANCE COMPANY

☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

*Stephen W. Keane*  
SECRETARY

*Ray L. Gentry*  
PRESIDENT

LOC-1

Countersigned by .....

Authorized Representative

Issued

Sales Office and No.

End. Serial No.

37

GL 01 48  
(4-83)

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

COVERAGE A - BODILY INJURY LIABILITY  
COVERAGE B - PROPERTY DAMAGE LIABILITY

ADDITIONAL INSURED.  
(Equipment Leased to the Named Insured)

It is agreed that the "Persons Insured" provision is amended to include as an INSURED the person or organization designated below, but only with respect to liability arising out of the ownership, maintenance or use of that equipment designated below leased to the NAMED INSURED, and subject to the following additional exclusions:

The insurance does not apply:

1. to any OCCURRENCE which takes place after the NAMED INSURED ceases to be a Lesser of such equipment

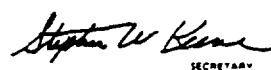
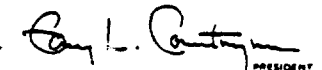
SCHEDULE

Loc. No.	Designation of Equipment (Equipment Leased to Named Insured)	Name of Person or Organization (Additional Insured)	PREMIUMS	
			Coverage A Bodily Injury Liability	Coverage B Property Damage Liability
	Computer Modems (Telecommunicators)	Nelco, Ltd. 400 F. Southlake Blvd. Richmond, VA 23236		

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$  
Effective Date  
For attachment to Policy or Bond No. LG1-181-027285-023  
Audit Basis  
Issued to

☒ LIBERTY MUTUAL INSURANCE COMPANY  
☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY  
☐ LIBERTY INSURANCE CORPORATION

 SECRETARY  
 PRESIDENT

LOC-1

Countersigned by .....  
Authorized Representative

Issued

Sales Office and No.

End. Serial No.

AMENDATORY ENDORSEMENT

It is agreed that Additional Insured (Equipment Leased to the Named Insured) endorsement serial number 38, of the policy, is extended to include the following Additional Insured:

Add:

Name of Person or  
Organization

First & Merchants Leasing Corp.  
1510 Willow Lawn Drive  
P.O. Box 8765  
Richmond, VA 23226

*C/L*

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$

Effective Date 7/1/83

Expiration Date 7/1/84

For attachment to Policy or Bond No. LG1-181-027285-023

Audit Basis 0

Issued to The Standard Register Company

- ☒ LIBERTY MUTUAL INSURANCE COMPANY  
☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY  
☐ LIBERTY INSURANCE CORPORATION

*Stephen W. Keane* *Gay L. Canty*  
SECRETARY PRESIDENT

LOC-1

Countersigned by *Franklin J. Sales*

Authorized Representative

Issued da 11-23-83

Sales Office and No. Cinc. 877

End. Serial No. 39

Amendatory Endorsement

It is agreed that on Page 1 of Endorsement No. 13, the limit in Item 4 is increased to \$500,000.

It is further agreed that on Page 2 of Endorsement No. 13, Designated Attorneys is extended to include:

Paul H. Granzow

\$250. Add'l. Annual Charge  
(for the period 1-5-84 to 7-1-84 - .485)

Paul H. Granzow 3/27/84  
1-5-84 to 7-1-84

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$ 121. Add'l.

Effective Date 1-5-84

Expiration Date 7-1-84

For attachment to Policy or Bond No. LG1-181-027285-023

Audit Basis 0

Issued to The Standard Register Company, et al

- ☒ LIBERTY MUTUAL INSURANCE COMPANY  
☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY  
☐ LIBERTY INSURANCE CORPORATION

*Stephen W. Keane* SECRETARY  
*Gay L. Canty* PRESIDENT

02 72 85

LOC-1

Countersigned by

*Burland J. Bolton*  
Authorized Representative

Issued mj 3-8-84

Sales Office and No. Cinc. 877

End. Serial No 40

AMENDATORY ENDORSEMENT

It is agreed that Additional Insured (Equipment Leased to the Named Insured) Endorsement serial number 38, of the policy, is extended to be revised as follows:

**SCHEDULE**

Location No.	Designation of <del>Property</del> Equipment (Equipment Leased to Named Insured)	Name of Person or Organization (Additional Insured)	Premiums	
			Coverage A: Bodily Injury Liability	Coverage B: Property Damage Liability
		Eliminate - First & Merchants Leasing Corp. 1510 Willow Lawn Drive P.O. Box 8765 Richmond, VA 23226		
		Add - Sovran Leasing Corp. 1510 Willow Lawn Drive Richmond, VA 23226		

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$  
Effective Date 5-14-84 Expiration Date 7-1-84  
For attachment to Policy or Bond No. LG1-181-027285-023  
Audit Basis 0  
Issued to The Standard Register Company, et al

☒ LIBERTY MUTUAL INSURANCE COMPANY  
☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY  
☐ LIBERTY INSURANCE CORPORATION

*Stephen W. Keene* SECRETARY *Sam L. Gentry* PRESIDENT

LOC-1

Countersigned by

*Cheryl A. Schuler*  
Authorized Representative

Issued cp 8-15-84

Sales Office and No. Cinc. 877

Enc. Serial No. 41

It is agreed that Additional Insured (Vendors-  
Limited Form) Endorsement Serial Number 12 is  
extended to include the following Additional  
Insured:

Sun Health, Inc.  
P.O. Box 35587  
Charlotte, NC 28235

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$  
Effective Date 6-11-84 Expiration Date 7-1-84  
For attachment to Policy or Bond No. LG1-181-027285-023  
Audit Basis 0  
Issued to The Standard Register Company, et al

☒ LIBERTY MUTUAL INSURANCE COMPANY  
☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY  
☐ LIBERTY INSURANCE CORPORATION

*Stephen W. Keane* *Ray L. Canty*  
SECRETARY PRESIDENT

LOC-1

Countersigned by

*Cheryl A. Schaefer*  
Authorized Representative

Issued cp 8-15-84

Sales Office and No. Cinc. 877

End. Serial No. 42

## PENNSYLVANIA NOTICE

An Insurance Company, its agents, employees, or service contractors acting on its behalf, may provide services to reduce the likelihood of injury, death or loss. These services may include any of the following or related services incident to the application for, issuance, renewal or continuation of, a policy of insurance:

1. surveys;
2. consultation or advice; or
3. inspections.

The "Insurance Consultation Services Exemption Act" of Pennsylvania provides that the Insurance Company, its agents, employees or service contractors acting on its behalf, is not liable for damages from injury, death or loss occurring as a result of any act or omission by any person in the furnishing of or the failure to furnish these services.

The Act does not apply:

1. if the injury, death or loss occurred during the actual performance of the services and was caused by the negligence of the Insurance Company, its agents, employees or service contractors;
2. to consultation services required to be performed under a written service contract not related to a policy of insurance; or
3. if any acts or omissions of the Insurance Company, its agents, employees or service contractors are judicially determined to constitute a crime, actual malice, or gross negligence.

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$

Effective Date

For attachment to Policy or Bond No.

Audit Basis

Issued to

Expiration Date

☐ LIBERTY MUTUAL INSURANCE COMPANY

☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

*Stephen W. Kean*  
SECRETARY

*Gay L. Countryman*  
PRESIDENT

LOC-1

Countersigned by .....

Authorized Representative

Issued

Sales Office and No.

End. Serial No.

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

COMPREHENSIVE GENERAL LIABILITY INSURANCE  
COMPLETED OPERATIONS AND PRODUCTS LIABILITY INSURANCE  
CONTRACTUAL LIABILITY INSURANCE  
MANUFACTURERS' AND CONTRACTORS' LIABILITY INSURANCE  
OWNERS' AND CONTRACTORS' PROTECTIVE LIABILITY INSURANCE  
OWNERS', LANDLORDS' AND TENANTS' LIABILITY INSURANCE  
STOREKEEPER'S INSURANCE

#### CONTAMINATION OR POLLUTION

It is agreed that the exclusion relating to the discharge, dispersal, release or escape of smoke, vapors, soot, fumes, acids, alkalis, toxic chemicals, liquids or gases, waste materials or other irritants, contaminants or pollutants is deleted.

This endorsement applies only with respect to operations or occurrences in:

Maryland  
New Hampshire  
Vermont

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$

Effective Date

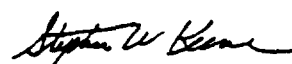

Expiration Date

For attachment to Policy or Bond No.

Audit Basis

Issued to

☐ LIBERTY MUTUAL INSURANCE COMPANY  
☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

   
SECRETARY PRESIDENT

LOC-1

Countersigned by .....

Authorized Representative

Issued

Sales Office and No.

End. Serial No.

GL 01 11  
(1/1/73)



## AMENDATORY ENDORSEMENT

It is agreed that the Policy is amended as indicated by typed entries hereunder:

☐ Policy Number to read:

☒ Name: The Standard Register Company, and as per End. #2.

☐ Address:

☐ Legal Status: ☐ Individual ☐ Partnership ☐ Corporation ☐ .....  
(Other)

☐ Policy Period: From ..... to ..... 12:01 A.M. Standard Time.

☐ Occupation or Business of Insured:

☐ Loss Payee: The interest of the following Loss Payee has ceased:

☐ Locations:

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$

Effective Date 9-15-83 Expiration Date 7-1-84

For attachment to Policy or Bond No. 161-181-027285-023

Audit Basis 0

Issued to The Standard Register Co., etal

☒ LIBERTY MUTUAL INSURANCE COMPANY  
☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

*Stephen W. Keene* *Sam L. Countryman*  
SECRETARY PRESIDENT

LOC-1

Countersigned by

*Cherif A. Scherer*  
Authorized Representative

Issued cp 10-15-84 Sales Office and No. Cinc. 877 End. Serial No. 43

AMENDATORY ENDORSEMENT

It is agreed that Endorsement #2 - SUPPLEMENTARY GENERAL AMENDATORY ENDORSEMENT, Item 1 Paragraph 1 is replaced by the following:

1. Named Insured The term "named insured" includes in addition to the person or organization named in Item 1 of the declarations

The Rein Company, a subsidiary of  
The Standard Register Company  
Stanfast, Inc.. a subsidiary of the  
Standard Register Company

and \_\_\_\_\_ any  
business entity incorporated or organized under the laws of the  
United States of America (including any State thereof) its  
territories or possessions or Canada (including any Province  
thereof) while the person or organization named in Item 1 of  
the declarations or the aforementioned owns, during the policy  
period, an interest in such entity of more than fifty  
per cent (50%).

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$  
Effective Date 9-15-83      Expiration Date 7-1-84  
For attachment to Policy or Bond No. LG1-181-027285-023  
Audit Basis 0  
Issued to The Standard Register Co., etal

☒ LIBERTY MUTUAL INSURANCE COMPANY  
☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY  
☐ LIBERTY INSURANCE CORPORATION

*Stephen W. Keane*      *Ray L. Canty*  
SECRETARY      PRESIDENT

LOC-1

Countersigned by

*Cheryl A. Scherer*  
Authorized Representative

Issued cp 10-15-84

Sales Office and No. Cinc. 877

End Serial No. 44

AMENDATORY ENDORSEMENT

It is agreed that Additional Insured (Equipment Leased to the Named Insured) Endorsement serial number 38, of the policy, is extended to be revised as follows:

**SCHEDULE**

Location No.	Designation of <del>Person</del> <sup>Equipment</sup> (Equipment Leased to Named Insured)	Name of Person or Organization (Additional Insured)	Premiums	
			Coverage A Bodily Injury Liability	Coverage B Property Damage Liability
		Eliminate - First & Merchants Leasing Corp. 1510 Willow Lawn Drive P.O. Box 8765 Richmond, VA 23226		
		Add - Sovran Leasing Corp. 1510 Willow Lawn Drive Richmond, VA 23226		

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$  
Effective Date 5-14-84 Expiration Date 7-1-84  
For attachment to Policy or Bond No. LG1-181-027285-023  
Audit Basis 0  
Issued to The Standard Register Company, et al

☒ LIBERTY MUTUAL INSURANCE COMPANY  
☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY  
☐ LIBERTY INSURANCE CORPORATION

*Stephen W. Keene* SECRETARY *Ray L. Canty* PRESIDENT

LOC-1

Countersigned by

*Cheryl A. Schuler*  
Authorized Representative

Issued cp 8-15-84

Sales Office and No. Cinc. 877

End. Serial No. 41

It is agreed that Additional Insured (Vendors-  
Limited Form) Endorsement Serial Number 12 is  
extended to include the following Additional  
Insured:

Sun Health, Inc.  
P.O. Box 35587  
Charlotte, NC 28235

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$  
Effective Date 6-11-84 Expiration Date 7-1-84  
For attachment to Policy or Bond No. LG1-181-027285-023  
Audit Basis 0  
Issued to The Standard Register Company, et al

☒ LIBERTY MUTUAL INSURANCE COMPANY  
☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY  
☐ LIBERTY INSURANCE CORPORATION

*Stephen W. Kene* *Ray L. Canty*  
SECRETARY PRESIDENT

LOC-1

Countersigned by

*Cheryl A. Scherer*  
Authorized Representative

Issued cp 8-15-84

Sales Office and No. Cinc. 877

End. Serial No. 42

## PENNSYLVANIA NOTICE

An Insurance Company, its agents, employees, or service contractors acting on its behalf, may provide services to reduce the likelihood of injury, death or loss. These services may include any of the following or related services incident to the application for, issuance, renewal or continuation of, a policy of insurance:

1. surveys;
2. consultation or advice; or
3. inspections.

The "Insurance Consultation Services Exemption Act" of Pennsylvania provides that the Insurance Company, its agents, employees or service contractors acting on its behalf, is not liable for damages from injury, death or loss occurring as a result of any act or omission by any person in the furnishing of or the failure to furnish these services.

The Act does not apply:

1. if the injury, death or loss occurred during the actual performance of the services and was caused by the negligence of the Insurance Company, its agents, employees or service contractors;
2. to consultation services required to be performed under a written service contract not related to a policy of insurance; or
3. if any acts or omissions of the Insurance Company, its agents, employees or service contractors are judicially determined to constitute a crime, actual malice, or gross negligence.

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$

Effective Date

Expiration Date

For attachment to Policy or Bond No.

Audit Basis

Issued to

☐ LIBERTY MUTUAL INSURANCE COMPANY

☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

*Stephen W. Keane*  
SECRETARY

*Ray L. Contrym*  
PRESIDENT

LOC-1

Countersigned by .....

Authorized Representative

Issued

Sales Office and No.

End. Serial No.

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

COMPREHENSIVE GENERAL LIABILITY INSURANCE  
COMPLETED OPERATIONS AND PRODUCTS LIABILITY INSURANCE  
CONTRACTUAL LIABILITY INSURANCE  
MANUFACTURERS' AND CONTRACTORS' LIABILITY INSURANCE  
OWNERS' AND CONTRACTORS' PROTECTIVE LIABILITY INSURANCE  
OWNERS', LANDLORDS' AND TENANTS' LIABILITY INSURANCE  
STOREKEEPER'S INSURANCE

#### CONTAMINATION OR POLLUTION

It is agreed that the exclusion relating to the discharge, dispersal, release or escape of smoke, vapors, soot, fumes, acids, alkalis, toxic chemicals, liquids or gases, waste materials or other irritants, contaminants or pollutants is deleted.

This endorsement applies only with respect to operations or occurrences in:

Maryland  
New Hampshire  
Vermont

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$

Effective Date

Expiration Date

For attachment to Policy or Bond No.

Audit Basis

Issued to

- ☐ LIBERTY MUTUAL INSURANCE COMPANY  
☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

*Stephen W. Keane*  
SECRETARY

*Gay L. Contrym*  
PRESIDENT

LOC-1

Countersigned by .....

Authorized Representative

Issued

Sales Office and No.

End. Serial No.

GL 01 11  
(1/1/73)

## AMENDATORY ENDORSEMENT

It is agreed that the Policy is amended as indicated by typed entries hereunder:

☐ Policy Number to read:

☒ Name: The Standard Register Company, and as per End. #2.

☐ Address:

☐ Legal Status: ☐ Individual ☐ Partnership ☐ Corporation ☐ .....  
(Other)

☐ Policy Period: From ..... to ..... 12:01 A.M. Standard Time.

☐ Occupation or Business of Insured:

☐ Loss Payee: The interest of the following Loss Payee has ceased:

☐ Locations:

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$

Effective Date 9-15-83 Expiration Date 7-1-84

For attachment to Policy or Bond No. LG1-181-027285-023

Audit Basis 0

Issued to The Standard Register Co., etal

☒ LIBERTY MUTUAL INSURANCE COMPANY  
☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY

*Stephen W. Keene* *Ray L. Countryman*  
SECRETARY PRESIDENT

LOC-1

Countersigned by

*Cherif A. Scherer*  
Authorized Representative

Issued cp 10-15-84 Sales Office and No. Cinc. 877 End. Serial No. 43

1227 ED. 4

Printed in U.S.A.

AMENDATORY ENDORSEMENT

It is agreed that Endorsement #2 - SUPPLEMENTARY GENERAL AMENDATORY ENDORSEMENT, Item 1 Paragraph 1 is replaced by the following:

1. Named Insured The term "named insured" includes in addition to the person or organization named in Item 1 of the declarations

The Rein Company, a subsidiary of  
The Standard Register Company  
Stanfast, Inc.. a subsidiary of the  
Standard Register Company

and \_\_\_\_\_ any

business entity incorporated or organized under the laws of the United States of America (including any State thereof) its territories or possessions or Canada (including any Province thereof) while the person or organization named in Item 1 of the declarations or the aforementioned owns, during the policy period, an interest in such entity of more than fifty per cent (50%).

This endorsement is executed by the company below designated by an entry in the box opposite its name.

Premium \$

Effective Date 9-15-83 Expiration Date 7-1-84

For attachment to Policy or Bond No. LG1-181-027285-023

Audit Basis 0

Issued to The Standard Register Co., etal

☒ LIBERTY MUTUAL INSURANCE COMPANY  
☐ LIBERTY MUTUAL FIRE INSURANCE COMPANY  
☐ LIBERTY INSURANCE CORPORATION

*Stephen W. Keene* SECRETARY *Ray L. Conroy* PRESIDENT

LOC-1

Countersigned by

*Cheryl A. Scherer*  
Authorized Representative

Issued cp 10-15-84

Sales Office and No Cinc. 877

End. Serial No. 44



# Certificate of Insurance

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE IS NOT AN INSURANCE POLICY AND DOES NOT AMEND, EXTEND, OR ALTER THE COVERAGE AFFORDED BY THE POLICIES LISTED BELOW.

# LIBERTY MUTUAL

LIBERTY MUTUAL INSURANCE COMPANY • LIBERTY MUTUAL FIRE INSURANCE COMPANY • BOSTON



This is to Certify that

STANDARD REGISTER COMPANY  
626 Albany Street  
Dayton, Ohio 45408

Name and  
address of  
Insured.

is, at the date of this certificate, insured by the Company under the policy(ies) listed below. The insurance afforded by the listed policy(ies) is subject to all their terms, exclusions and conditions and is not altered by any requirement, term or condition of any contract or other document with respect to which this certificate may be issued.

TYPE OF POLICY		EXPIRATION DATE	POLICY NUMBER	LIMITS OF LIABILITY			
WORKERS' COMPENSATION				COVERAGE AFFORDED UNDER W.C. LAW OF FOLLOWING STATES	LIMIT OF LIABILITY COV. B (Indicate Limit for each state)		
				MARITIME COVERAGE - FOLLOWING STATES	LIMIT OF LIABILITY MARITIME COVERAGE		
GENERAL LIABILITY	<input checked="" type="checkbox"/> COMPREHENSIVE FORM <input type="checkbox"/> SCHEDULE FORM	7/1/84	LG1-181-027285-023	BODILY INJURY			
	<input checked="" type="checkbox"/> PRODUCTS COMPLETED OPERATIONS <input type="checkbox"/>						
	<input type="checkbox"/> INDEPENDENT CONTRACTORS/CONTRACTORS PROTECTIVE						
	<input type="checkbox"/> CONTRACTUAL LIABILITY						
	<input checked="" type="checkbox"/> Vendors Ltd. form			COMBINED SINGLE LIMIT BODILY INJURY AND PROPERTY DAMAGE			
AUTO LIABILITY	<input type="checkbox"/> OWNED <input type="checkbox"/> NON-OWNED <input type="checkbox"/> HIRED			\$	EACH ACCIDENT-SINGLE LIMIT-B.I. AND P.D. COMBINED		
				\$	EACH PERSON EACH ACCIDENT OR OCCURRENCE		
				\$	EACH ACCIDENT OR OCCURRENCE		
OTHER							
LOCATION(S) OF OPERATIONS & JOB # (If Applicable)				DESCRIPTION OF OPERATIONS:			

ADDITIONAL INTEREST/INSURED: (Vendors) - SunHealth, Inc.  
P.O. Box 35587  
Charlotte, N.C. 28235

**NOTICE OF CANCELLATION:** (NOT APPLICABLE UNLESS A NUMBER OF DAYS IS ENTERED BELOW). BEFORE THE STATED EXPIRATION DATE THE COMPANY WILL NOT CANCEL OR REDUCE THE INSURANCE AFFORDED UNDER THE ABOVE POLICIES UNTIL AT LEAST \_\_\_\_\_ DAYS NOTICE OF SUCH CANCELLATION OR REDUCTION HAS BEEN MAILED TO:

SunHealth, Inc.  
P.O. Box 35587  
Charlotte, N.C. 28235

*Robert J. Belter*  
AUTHORIZED REPRESENTATIVE  
June 12, 1984 do Cincinnati 877  
DATE ISSUED OFFICE

JUN 21 1984

**LIBERTY  
MUTUAL**



June 18, 1984

Suite 1700, 7 West Seventh Street, Cincinnati, Ohio 45202-2455 — Tel. (513) 421-2441

Otto F. Stock, Jr.  
Corporate Attorney  
Standard Register Company  
626 Albany St.  
Dayton, OH 45408

Re: Sun Health

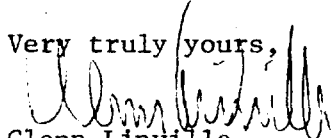
Dear Otto:

This letter refers to the Sun Health contract, #02-036. The contract required from Standard Register has a very broad hold harmless agreement. You have requested that we provide a Vendors Additional Insured Endorsement for Sun Health. Your hope is that Sun Health will accept this in lieu of the hold harmless agreement.

I have enclosed a certificate of insurance providing this coverage. There will be no additional charge for this endorsement.

If you have any other questions, don't hesitate to call me.

Very truly yours,

  
Glenn Linville  
Business Sales Representative  
ik

THE STANDARD REGISTER COMPANY

P.O. Box 1167

DAYTON, OHIO 45401

OTTO F. STOCK  
SECRETARY

WRITER'S DIRECT DIAL NUMBER  
(513) 443-1806

LEGAL DEPARTMENT  
(513) 223-6181

June 22, 1984

Mr. Glenn Linville  
Business Sales Representative  
Liberty Mutual  
Suite 1700, 7 West Seventh St.  
Cincinnati, OH 45202

RE: SUBHEALTH CONTRACT

Dear Glenn:

Thank you for your letter of June 18, 1984 together with two fully executed copies of a Vendors Additional Insured Endorsement for SunHealth.

By copy of this letter, I am forwarding the original endorsement copy to Merle Brumbaugh for his file.

Hopefully this letter finds your health prognosis much improved. Again, thank you for your fine cooperation under most difficult circumstances.

Sincerely yours,

O. F. Stock  
Secretary

bd

cc: Mr. Don Sanders  
Suite 1700  
7 West Seventh Street  
Cincinnati, OH 45202

cc: M. T. Brumbaugh  
J. J. Parente  
P. S. Redding

LIBERTY MUTUAL (For use on ALL Non-Personal policies except Group) on 6/11/24 at 11:00 AM PM

BY: Mail Phone In Person

<b>POLICY DATA</b>	POLICY NUMBER LG-1-181-027285	ACCOUNT NUMBER 027285	SUB-ACCT NO.	FIRST YR THIS POLICY 71	TERM FROM 7/1/24	TO 7/1/24	CHANGE EFFECTIVE 6/11/24	
<b>ACTIONS</b>	<b>COMPLETION INSTRUCTIONS: Read Reverse</b>							
<b>COMPLETE IF NAME OR ADDRESS CHANGE</b>	NAME CHANGE ORIGINAL NAME ADDRESS CHANGE ORIGINAL ADDRESS				INDICATE WHICH <input type="checkbox"/> <b>NAME CHANGE</b> <input type="checkbox"/> Assignment of Interest <input type="checkbox"/> Correction <input type="checkbox"/> This Change Applies to All Policies (Release Attached) For W.C. and other casualty fill out ERM form UND G 112 where applicable.			
<b>NAME INSURED AND MAIL ADDRESS AFTER THIS CHANGE</b>	The General Insurance Company P.O. Box 1147 Knoxville, TN 37901 ZIP CODE				<input type="checkbox"/> <b>NEW MAIL ADDRESS</b> <input type="checkbox"/> Correction <input type="checkbox"/> This Change Applies to All Policies THE NEW MAIL ADDRESS IS ALSO: <input type="checkbox"/> New Location of Property <input type="checkbox"/> <b>CHANGE ACCOUNT HEADER FOR BILLING PURPOSES</b>			
<b>DESCRIBE CHANGE HERE</b>	All policies are being changed to Liberty Mutual General Insurance (All Lines)							
<b>IF NOT DESCRIBED ELSEWHERE ON RPC</b>	CEN 1/1/24							
<b>AUTOMOBILE</b>	Change or Eliminate	YEAR, TRADE NAME, TYPE & MODEL		SERIAL OR ID NO.		GARAGING & TERR. CODE	STATE OF REG.	CLASS CODE
	Add							
	Substitute							
	Additional							
	BI LIMITS	PD LIMITS	MED. LIMITS	DEDUCTIBLE COMP. COLL.	NEW USED	VEHICLE FINANCED YES NO	AMT. PAID	ACV
	SINGLE LIMIT BI and PD COMBINED			FREE, TOWING, SPECIAL PERIL, COMPREHENSIVE, TOWING & LABOR				
	NO DATE, ADDITIONAL COVERAGES OR PROVISIONS BELOW. (Include Uninsured Motorists, etc. Attach UM Declaration form as required.)				Gross Vehicle Wt. (Trucks) _____ lbs. Gross Combination Wt. (Tractor Trailers) _____ lbs. How many miles from place of principal garaging will vehicle customarily be operated?		If operated beyond a 200 mile radius from place of principal garaging, list states and cities where deliveries are made.	
	INDICATE VEHICLE REG. NAME IF DIFFERENT FROM NAMED INSURED							
<b>ADD'L INTEREST LOSS PAYEE MORTGAGE</b>	ADD CHANGE ELIM	NAME AND ADDRESS 11111 1st St Knoxville TN 37901						
<b>FIRE &amp; MARINE</b> (Either individually or under a Multi-Peril, BOP or Multi-Line Policy)	REMOVE TO	ABOVE MAIL ADDRESS NEW LOCATION	ADD, TOW OR LOCATION	CHANGE AMOUNT	CHANGE RATE	CANCEL ITEM OR LOCATION	Complete & attach as required: 1) BS 685, FIRE RATE SUB. SHEET, to specifically rated bldgs. or 2) CF 1650, CLASS RATE INFORMATION SHEET for class rated bldgs.	
		SUBJECT OF INSURANCE & LOCATION		NEW AMT.	OLD AMOUNT	OLD RATE	NEW AMOUNT	NEW RATES
	POLICY TOTAL		Increased	Decreased	BY \$	FROM \$	TO \$	
<b>CANCEL</b>								

PRINTED IN U.S.A.

Dear Policyholder,

This is a copy of the Company record of your recent request to change your insurance. It provides you with temporary evidence that the matter is being handled. The endorsement changing your policy and any premium adjustment will be sent to you just as soon as possible.

For LIBERTY MUTUAL

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For LIBERTY MUTUAL